

# IT Client Services

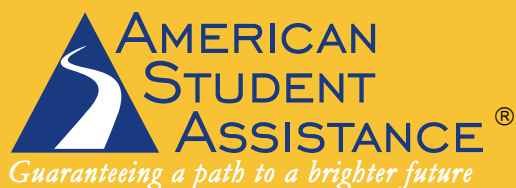
---

A Division of American Student Assistance

## **MODEL Direct User Guide (Lender Version)**

**version 2004.04**

Rev. Date: 11/18/04





---

# **MODEL Direct User Guide (Lender Version)**

**Version 2004.04**

**Revision Date: 11/18/04**

This document contains information that is proprietary to American Student Assistance. This information is provided on the condition that it shall not be reproduced in whole or in part, disclosed, divulged, or otherwise made available to any third party, either directly or indirectly without the prior written consent of American Student Assistance. This information includes intellectual property of American Student Assistance (including copyrights, trademarks, and trade secrets), which may not be used without express prior authorization by American Student Assistance. Unless expressly specified in a formal written agreement between your organization and American Student Assistance, this publication is provided "as is" without warranty of any kind, either express or implied.

---

---

---

---

---

# Contents

---

<b>CHAPTER 1</b>	<b>Introduction to the MODEL Direct User Guide (Lender Version)</b>	<b>1</b>
	Overview .....	1
	Assumptions .....	1
	Required Configuration .....	2
	Logging In .....	2
	Logging Out .....	5
	Changing Your Password .....	5
	Inactivity Time-Out Period .....	6
<b>CHAPTER 2</b>	<b>Adding Loans in MODEL Direct</b>	<b>7</b>
	Adding a Stafford Loan .....	7
	Adding a PLUS Loan .....	14
	Working with a Loan Template .....	22
<b>CHAPTER 3</b>	<b>Loan Inquiries and Updates in MODEL Direct</b>	<b>27</b>
	The Inquiry Search Screen .....	27
	Doing an Application Search .....	29
	To Verify the Receipt of a Master Promissory Note (MPN) .....	31
	Viewing and Printing an MPN .....	32
	Viewing Application Detail .....	34
	Viewing Loan Detail .....	47
	Viewing and Modifying Demographic Information .....	51
	Working with the Master Borrower Screen .....	53
	Working with the Master Student Screen .....	58
	Working with Claims and Preclaims .....	61
	Viewing Hold Information .....	67
<b>CHAPTER 4</b>	<b>Working with PLUS Loans and Credit Checks</b>	<b>69</b>
	Entering a Credit Approval .....	69
	Initiating a PLUS Loan .....	72
	Viewing Pending PLUS Loans .....	78

---

---

<b>CHAPTER 5</b>	<b>Working with Reports</b>	<b>81</b>
	Working with Subscription Reports .....	82
	Viewing and Downloading Subscription Reports .....	85
	Working with Custom Reports .....	88
<b>CHAPTER 6</b>	<b>Working with The Tools Menu</b>	<b>93</b>
	Validating a Social Security Number (SSN) .....	93
	Viewing Institution Contact Information .....	95
	Updating Your Institution’s Contact Information .....	97
<b>APPENDIX A</b>	<b>Loan Phase Code Descriptions</b>	<b>101</b>
<b>APPENDIX B</b>	<b>NSLDS Loan Status Codes</b>	<b>103</b>

# INTRODUCTION TO THE MODEL DIRECT USER GUIDE (LENDER VERSION)

## Overview

Since 1998, the ASA System has provided Lenders, Servicers and Guarantors with a powerful tool for managing the entire student loan process - from origination to claims. MODEL Direct takes the power of the ASA System a step further - providing both small and large institutions with a simple and intuitive method for:

- adding and modifying loans
- transferring and viewing CommonLine files
- viewing detailed report information - on demand
- entering Credit Approvals
- review an Applicant's pending SCRs (School Certification Requests).

MODEL Direct gives you the processing capabilities of a large Client/Server application - without the hardware and configuration issues! You simply log in and start processing your loan volume.

## Assumptions

This user guide assumes the following:

- You are familiar with Microsoft Windows and standard Windows conventions.
- You know how to navigate the web using Microsoft Internet Explorer or Netscape Navigator.
- You understand the processing of student loan creation and disbursement

Understanding of the following concepts is helpful but not required:

- Familiarity with other elements of the ASA System (the ASA System Client, and the ASA System Database).

---

## Required Configuration

### Note...

- If your system has been configured, you can skip this section
- If you need assistance, consult:
  - Your Internal Technical Support Staff
  - Your Client Service Representative
  - Your Browser documentation

Your system should be configured as follows:

### Browser:

- Microsoft Internet Explorer 4.0 or higher (**Note:** version 6.0 with the Latest Microsoft Service Pack is strongly recommended).
  - The latest Internet Explorer service pack information is available at:  
<http://www.microsoft.com/windows/ie/default.asp>
- Netscape Navigator 4.06 and higher

### Important:

- MODEL Direct is NOT compatible with Netscape Navigator 6.
- Your browser must also be configured to:
  - Use Secure Sockets Layer (SSL), and:
  - accept cookies

### Third Party Software

To work with MODEL Direct Reports (see page 81), you need the following applications:

- Adobe Acrobat Reader 4.0 or higher (to view reports and print/download MPNs).
  - You can download a free version of Acrobat Reader at:  
<http://www.adobe.com/products/acrobat>
- Microsoft Excel 4.0 or higher (to view reports saved in Excel or CSV format)
  - You can download a free version of Microsoft Excel Reader at:  
<http://www.microsoft.com/downloads/>

## Logging In

The logon process is simple.

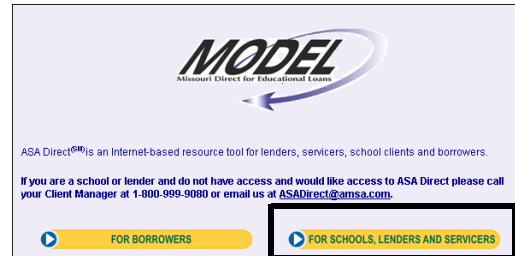
- Your Client Representative will provide you with:
  - the URL (web address) of the MODEL Direct Login page, and:
  - a User ID and password
- You then:



- Navigate to the MODEL Directlogin page with your browser.
- Click on the **For Schools, Lenders and Servicers** Link:

**Note:** schools can also elect to have borrowers access MODEL Direct to:

- initiate loans and
- view status information concerning their loans.



**Note:** Borrower use of MODEL Direct is not covered in this document. Please speak with your MODEL Direct Client Representative for more information on configuring MODEL Direct for borrowers.

You'll see the following:

### Important:

By logging into MODEL Direct, you agree to the following

- MODEL Direct is provided as a service to lenders, holders and servicers of student loans [or FFELP loans] guaranteed by MDHE. Access to student loan information by anyone other than persons authorized by MDHE is strictly prohibited. MDHE reserves the right to deny access to MODEL Direct.
- MDHE cannot and does not guarantee the confidentiality of transmissions sent over the Internet, including any transmission of personal information. Accordingly, MDHE assumes no responsibility for, and makes no representations or warranties, expressed or implied, with respect to, the accuracy or sufficiency of the information contained herein, or for MDHE's acts or omissions in procuring, compiling, interpreting or communicating such information.
- You are responsible for the security of your password. If you have any reason to believe that your password has been compromised (for example, the departure of an employee who knows the password) contact MDHE for a new password immediately.

**Note:** your password is case sensitive.

- *Are you logging on to MODEL Direct for the first time?*

**Yes:** you will be required to change your password (see page 5).

**No:** you'll be taken to the MODEL Direct Home Page:

**Tip:** regardless of where you are in MODEL Direct, you can return to the Home Page by clicking on the MODEL Direct logo.



## MODEL Direct Menu Options:

Change your Password (see page 5)

Log off of MODEL Direct (see page 5).

Enter both Stafford and PLUS Loans (see page 7).

- Use the Template feature when entering multiple loans with similar information (see page 21).



Check the validity of an SSN, and View and/or update an Institution Address (see page 93).

- View/update an individual's Application Record, Loan Record or MPN (see page 27).

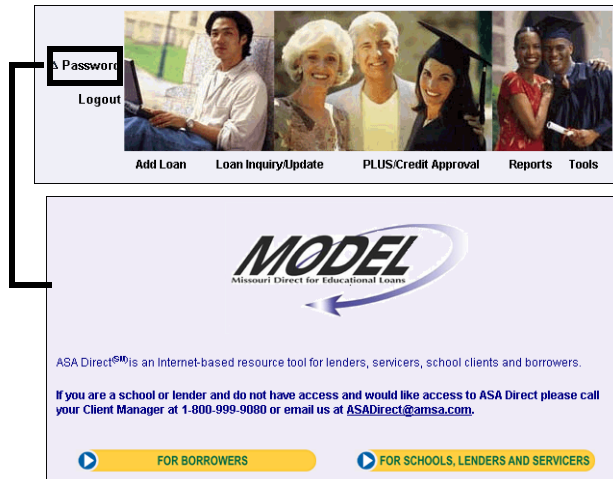
- Enter a credit approval, initiate a PLUS loan, and review an applicant's pending SCRs (School Certification Requests - see page 69).

View and set options for subscription and custom reports (see page 81).

## Logging Out

For security reasons, it is important to log out of MODEL Direct when you've completed a session.

- On clicking the **Log Out** link, you will be returned to the login page:



## Changing Your Password

It is good security practice to change your password periodically. Use the **Password** option to do this:

### Important!

- The first time you log into MODEL Direct you will be directed to this screen, and required to change your password.
- You *must* change your password every 180 days.
  - If your account is active (see below), MODEL Direct prompts you to change your password once it is more than 180 days old.
- If you do not use your MODEL Direct account for 360 days, it becomes inactive, and you will not be able to log in.
  - Contact your MODEL Direct Client Representative or Technical Support Representative to obtain a new password.

Click the Password link:

User-ID: **UAWBESCHOOL99**

Old Password:

New Password:

Verify Password:



Enter your old password, and then enter your new password twice (in the **New Password** and **Confirm New Password** fields)

The parameters for password are as follows:

- It can be eight to fourteen characters in length.
- it can contain any combination of characters or numbers.
- It cannot contain spaces.

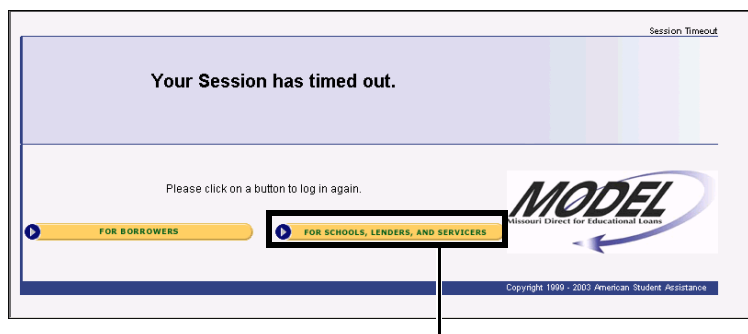
---

## Inactivity Time-Out Period

A MODEL Direct session “times out” after 20 minutes of inactivity (this is done both for security and system performance reasons). You are then required to log in again.

For example:

- You are working in MODEL Direct, and are called away to a meeting.
- You come back in 25 minutes, and attempt to complete the task you were engaged in.
- MODEL Direct displays the following window, alerting you that your session has timed out:



Click on the **For Schools, Lenders and Servicers** button to log in again (see page 2).

# ADDING LOANS IN MODEL DIRECT

From the **Add Loan** menu option, you can

- Add Stafford Loans,
- Add PLUS Loans, and:
- Create a template (to automate the processing of groups of loans with similar information).

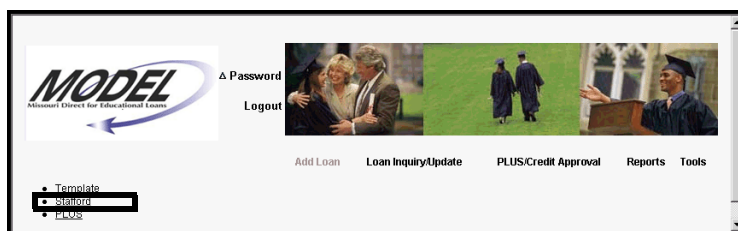
## Adding a Stafford Loan

### TO ADD A STAFFORD LOAN IN MODEL DIRECT

1. From the MODEL Direct Home page, select the **Add Loan** link:



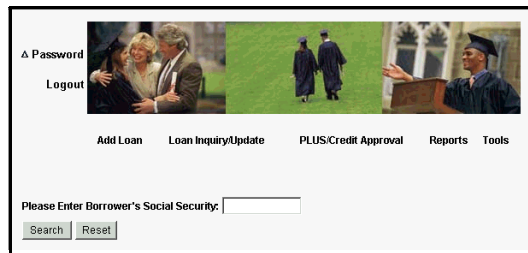
2. Click the **Stafford** link:



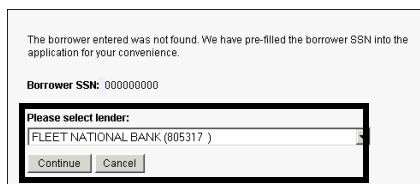
You'll see the following screen, where you are prompted for the borrower's Social Security Number:

3. Do the following:

- a. Enter the borrower's SSN, and:
- b. Click the **Search** Button.



The following screen appears:



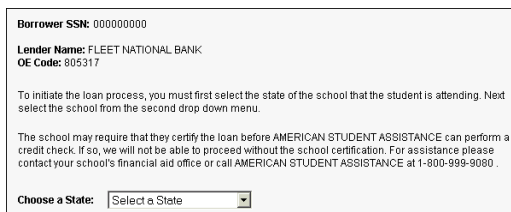
4. *Does your institution have Branch Codes?*

**No:** go to step 5.

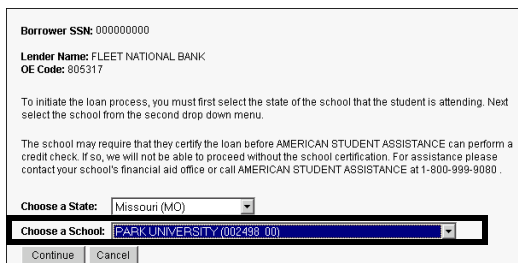
**Yes:** select the applicable code from the dropdown list.

5. Click the **Continue** Button.

6. Select the state of the school the student is attending:



The screen refreshes, and the following screen appears:



7. Do the following:


- a. Select a school from the dropdown list, and:
- b. Click the **Continue** button.

The **Add Stafford Loan** screen appears:


Fields with a red asterisk (or comments in red) indicate that the field is required.

**Note:** if an editable field is not required, you can add it later via the **Loan Inquiry/Update** menu (see page 27).

**Note:** if a borrower application was already on file, existing demographic fields will be filled in as available.



Δ Password  
 Logout



Add Loan    Loan Inquiry/Update    PLUS/Credit Approval    Reports    Tools

*\*Required*

Stafford Loan Information - Borrower Section

Lender Name: FLEET NATIONAL BANK  
 Lender OE Code: 805317    Branch Code:

Borrower's Last Name:   
 First Name:     MI:

SSN: 000-00-0000    Birth Date:  /  /

Perm. Address:   
 Address Line 2:   
 City:     State:

Zip Code:     Country:

Is this a valid address?

Phone Number:     Email:

Stafford Loan Information - School Section

School Name: PARK UNIVERSITY  
 School OE Code: 002498    Branch Code: 00

Grade Level:

Enrollment Status:

Anticipated Graduation Date:  /  /

Loan Period  
 From Date:  /  /     To Date:  /  /

Certified Loan Amounts *(At least one Certified Loan Amount Must be completed).*  
 Subsidized:     Unsubsidized:

Recommended Disbursement Dates  
 1st  /  /   
 2nd  /  /   
 3rd  /  /   
 4th  /  /

☒ Do Not Print MPN.  
☐ Download MPN and Print Locally.  
☐ MDHE to Print and Mail MPN.

Save    Reset    Cancel

8. In the **Borrower** section, add or view the following:

Stafford Loan Information - Borrower Section

Lender Name: FLEET NATIONAL BANK

Lender OE Code: 805317 Branch Code:

Borrower's Last Name :

First Name :

SSN: 000-00-0000

Perm. Address:

Address Line 2:

City:

Zip Code:

Is this a valid address?

Yes

Phone Number:

MI:

Birth Date:

/

/

State:

NA - Not Provided

Country:

Email:

Field	Notes
Borrower Last Name	Last Name and First Name are required.
Borrower First Name	
Borrower MI	
Borrower SSN	Read Only
Borrower Birth Date	
Borrower Perm Address	
Borrower Address Line 2	
Borrower City/State/Zip Code/Country	Select the two character state code from the dropdown list.
Is this a valid address?	Select <b>Yes</b> or <b>No</b> from the dropdown menu.
Borrower Phone Number	
Borrower Email Address	



9. In the **School** section, add or view the following:

Stafford Loan Information - School Section

School Name: PARK UNIVERSITY  
 School OE Code: 002498 Branch Code: 00

Grade Level: Freshman

Enrollment Status: Full Time

Anticipated Graduation Date: / /

Loan Period  
 From Date: / / To Date: / /

Certified Loan Amounts (At least one Certified Loan Amount must be completed).  
 Subsidized:   Unsubsidized:  

Recommended Disbursement Dates

1st / /

2nd / /

3rd / /

4th / /

☒ Do Not Print MPN.  
☐ Download MPN and Print Locally.  
☐ MDHE to Print and Mail MPN.

Save Reset Cancel

Field	Notes
<b>Grade Level</b>	Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>Freshman (GRADELEVEL_01)</li> <li>Sophomore (GRADELEVEL_02)</li> <li>Junior (GRADELEVEL_03)</li> <li>Senior (GRADELEVEL_04)</li> <li>Year 5 Undergrad (GRADELEVEL_05)</li> <li>1st Year Grad (GRADELEVEL_A)</li> <li>2nd Year Grad (GRADELEVEL_B)</li> <li>3rd Year Grad (GRADELEVEL_C)</li> <li>4th Year + Grad (GRADELEVEL_D)</li> </ul>
<b>Enrollment Status</b>	Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>Full Time (F)</li> <li>At Least Half Time (H)</li> </ul>
<b>Anticipated Graduation Date</b>	Enter in format MM/DD/YYYY.
<b>Loan Period from/to date</b>	Enter in format MM/DD/YYYY
<b>Certified Loan Amounts</b>	<b>Important:</b> at least one certified loan amount (i.e, either the Subsidized or Unsubsidized Loan Amount) must be entered.
<b>Recommended Disbursement Date(s)</b>	Process as follows: <ol style="list-style-type: none"> <li>Enter the disbursement date, and:</li> <li>select the <b>Hold</b> or <b>Release</b> button (optional).</li> </ol>

## More about the Do Not Print MPN Option...

By default, the system checks to see if the application requires the printing of an MPN. In some cases, you may want to deliberately suppress the processing of an MPN (for example, the borrower filled out a paper MPN in your Financial Aid Office, and you already have it in hand).

In such cases, check the **Do Not Print MPN** checkbox.

10. Select one of the following options for MPN Processing:

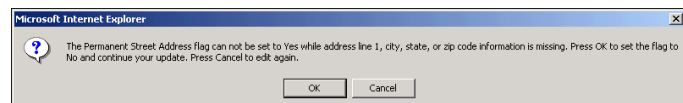
Select this option...	If you...
<b>Do Not Print MPN (default)</b>	Do not want to print MPN (see sidebar at right).
<b>Download MPN and Print Locally</b>	Want to download a preprinted MPN, and mail it to the borrower.
<b>MDHE to Print and Mail MPN</b>	Want the guarantor to print and mail the MPN.

11. Click the **Save** button

You'll see one of the following:

o **If you've violated a business rule:**

You'll see an error message dialog box (similar to the following):



In this example, the Valid Address flag was set to Yes, but no address information was provided.

o If you selected the **Do Not Print MPN** or **MDHE to Print and Mail MPN** Option:

You'll see the **Transaction succeeded** message:

**Important:**  
You will see additional warnings if:

- MODEL Direct saved your application, but:
- other issues could result in processing problems

Δ Password  
Logout

Add Loan   Loan Inquiry/Update   PLUS/Credit Approval   Reports   Tools

Transaction succeeded.

Transaction succeeded.

Warning(s):

- Our records indicate that BOSTON COLLEGE is not a Guarantor approved institution.
- Our records indicate that School BOSTON COLLEGE is not a Department of Education approved institution.

- If you selected the **Download MPN and Print Locally** option:  
You'll see the following screen:

The screenshot shows the MODEL Direct web interface. At the top left is the MODEL logo with the tagline "Mission Direct for Educational Loans". To the right are links for "Δ Password" and "Logout". Below these are navigation links: "Add Loan", "Loan Inquiry/Update", "PLUS/Credit Approval", "Reports", and "Tools". On the left side, there are links for "Template", "Stafford", and "PLUS". The main content area displays a message: "Transaction succeeded. Your Application/MPN is now ready to be viewed and printed. Press your browser's back button to return to this page." Below this, it says "If you do not have Adobe Acrobat® Reader installed, please download and install it now!" with a link to "Get Acrobat Reader". At the bottom, there is a "The Form" link highlighted with a red box. Below the link, it says "If you are unable to view the form, please refresh your page and try again."

Click the **Form** link (see previous figure) to open Adobe Acrobat and print the MPN:

- The MPN is pre-filled with:
- information you supplied on the application, and:
  - the guarantor's return address/contact information.

The screenshot shows a web browser displaying the Federal Family Education Loan Program (FFELP) Master Promissory Note form. The browser address bar shows "http://uaweb/SIBorrowerUpdate\_fdf/stafford\_0\_2004130122640.pdf". The form is titled "Federal Family Education Loan Program (FFELP) Master Promissory Note". It contains sections for "Borrower Information", "Guarantor Information", "Borrower Certification and Authorizations", and "Guarantor Certification and Authorizations". The form is pre-filled with information from the application, including the borrower's name, address, and contact information. The guarantor's information is also pre-filled. The form includes checkboxes for "I agree to pay the loan" and "I agree to pay the loan interest while I am in school". The form is displayed in a PDF viewer window.

# Adding a PLUS Loan

## Adding a PLUS Loan versus Initiating a PLUS Loan...

In the PLUS/Credit Approval menu (see page 72), there is an option to initiate a PLUS Loan. At first glance, it may appear that these are identical activities, but there is an important difference between the two.

### Use the Add PLUS Loan Option (described in this section) when:

- you have obtained a school certification for the borrower, and:
- have obtained the borrower's written permission to perform a Credit Check.

As part of the Add Loan process, you are asked if:

- You want to perform the Credit Check, or:
- have the guarantor perform the credit check.

The loan comes to guar-  
antee:

- immediately (if you perform the credit check) or:
- on credit approval (if the guarantor performs the credit check).

### Use the Initiate PLUS Loan Option (described on page 72) when:

- A borrower has directed you to initiate a loan, and has authorized a credit check.

Once the loan is initiated:

- MODEL Direct creates an application record, and:
- sends an SCR (School Certification Request) to the school.

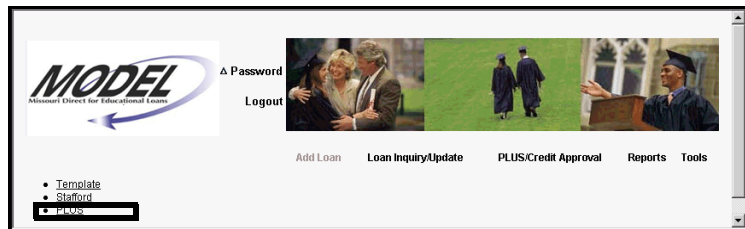
**Important:** For non-pre approval lenders, credit check options are disabled.

## ❑ TO ADD A PLUS LOAN IN MODEL DIRECT

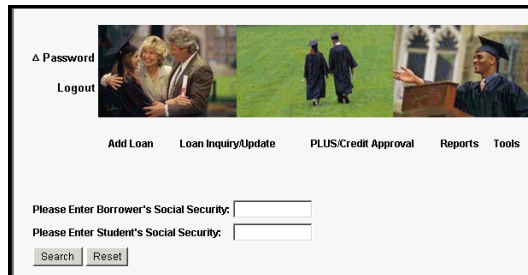
1. From the MODEL Direct Home page, select the Add Loan link:



2. Click the **PLUS** link:

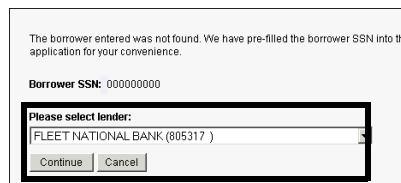


You'll see the following screen:



3. Do the following:
  - a. Enter the borrower's SSN,
  - b. Enter the student's SSN, and:
  - c. Click the **Search** button.

The following screen appears:



4. *Does your institution have Branch Codes?*

**No:** go to step 5.

**Yes:** select the applicable code from the dropdown list.

5. Click the **Continue** button.

6. Select the state of the school the student is attending:

Borrower SSN: 000000000

Lender Name: FLEET NATIONAL BANK  
OE Code: 805317

To initiate the loan process, you must first select the state of the school that the student is attending. Next select the school from the second drop down menu.

The school may require that they certify the loan before AMERICAN STUDENT ASSISTANCE can perform a credit check. If so, we will not be able to proceed without the school certification. For assistance please contact your school's financial aid office or call AMERICAN STUDENT ASSISTANCE at 1-800-999-9080 .

Choose a State:

**Important - Not all schools...**

allow lenders or borrowers to initiate PLUS loans. If this is the case for the school you select, you'll see the following message:

**The School you have selected <name of school> does not participate in this service, or you may be choosing an incorrect school code. You may select another school code by clicking OK, or return to the Lender Welcome Page by clicking Cancel".**

- If you continue to get this message - or believe to be getting it in error - contact your Client Services Representative.

The screen refreshes, and the following screen appears:

Borrower SSN: 000000000

Lender Name: FLEET NATIONAL BANK  
OE Code: 805317

To initiate the loan process, you must first select the state of the school that the student is attending. Next select the school from the second drop down menu.

The school may require that they certify the loan before AMERICAN STUDENT ASSISTANCE can perform a credit check. If so, we will not be able to proceed without the school certification. For assistance please contact your school's financial aid office or call AMERICAN STUDENT ASSISTANCE at 1-800-999-9080 .

Choose a State:

Choose a School:

7. Do the following:

- a. Select a school from the dropdown list, and:
- b. Click the **Continue** button.

The **Add PLUS App** screen appears:

Fields with a red asterisk (or comments in red) indicate that the field is required.

**Note:** if an editable field is not required, you can add it later via the **Loan Inquiry/Update** menu (see page 27).

**Note:** if a borrower application was already on file, existing fields will be filled in as available.

Click a button to jump to the given section on the page.

Borrower Section


Credit Check Section

Student Section

School Information

Disbursement Information

MPN Options



Δ Password  
 Logout

Add Loan   Loan Inquiry/Update   PLUS/Credit Approval   Reports   Tools

Borrower Section   Student Section   School Section   Credit Check Section

**PLUS Loan Information - Borrower Section**

Lender Name: FLEET NATIONAL BANK  
 Lender OE Code: 805317   Branch Code:

Borrower's Last Name\*:

First Name\*:  MI:

SSN: 000-00-0000   Birth Date\*:  /  /

Perm. Address\*:

Address Line 2:

City\*:  State:

Zip Code\*:  Country:

Phone Number:  Email:

Driver's License

Number:  State:

Requested Loan Amount\*:

Citizenship Status:

Alien Registration #:  (If Borrower is non-citizen)

Employer

Name:

City:  State:

Phone Number:

Borrower completed References? ☐ Yes ☒ No

Valid Borrower Signature? ☐ Yes ☒ No

Borrower Signed Date:  /  /

**PLUS Loan Information - Credit Check Section**

☐ I would like to enter Credit Check data for the borrower.

Credit Bureau:

Credit Approval Date:  /  /

☒ I would like ASA to run a Credit Check on the borrower.

Borrower Authorization Signature Date:  /  /

**PLUS Loan Information - Student Section**

Last Name:  MI:

First Name\*:  Birth Date:  /  /

SSN: 041-90-5858

Borrower Section   Student Section   School Section   Credit Check Section

**PLUS Loan Information - School Section**

School Name: PARK UNIVERSITY  
 School OE Code: 002498   Branch Code: 00

Loan Period

From Date\*:  /  /  To Date\*:  /  /

Grade Level:

Enrollment Status:

Anticipated Graduation Date:  /  /

PLUS Certified Loan Amount\*:

Recommended Disbursement Dates

1st  /  /

2nd  /  /

3rd  /  /

4th  /  /

☒ Do Not Print MPN.

☐ Download MPN and Print Locally.

☐ ASA to Print and Mail MPN.

Save   Reset   Cancel

8. Modify or view the following information in the **Borrower** section:

- a. Enter the following demographic information:

PLUS Loan Information - Borrower Section

Lender Name: FLEET NATIONAL BANK  
Lender OE Code: 805317 Branch Code:

Borrower's Last Name:   
First Name:  MI:   
SSN: 000-00-0000 Birth Date:  /  /   
Perm. Address:   
Address Line 2:   
City:  State:   
Zip Code:  Country:   
Phone Number:  Email:

Field	Notes
Borrower Last Name/ First Name/MI	Last Name and First Name are required.
Borrower SSN	Read Only
Borrower Birth Date	
Borrower Perm Address	
Borrower Address Line 2	
Borrower City/State/Zip Code/Country	
Phone Number	
EMail	

- b. Enter the following License, Citizenship, Employer and Reference information:

Driver's License

Number:  State:

Requested Loan Amount:

Citizenship Status:

Alien Registration #:  (if Borrower is non-citizen)

Employer

Name:   
City:  State:   
Phone Number:

Borrower completed References? ☐ Yes ☒ No  
Valid Borrower Signature? ☐ Yes ☒ No  
Borrower Signed Date:  /  /

Field	Notes
Driver's License Number	
Driver's License State	Select the state/territory from the dropdown list.

Field	Notes
<b>Requested Loan Amount</b>	
<b>Citizenship Status</b>	Select either <b>US Citizen</b> or <b>Qualified non-citizen</b> from the dropdown list.
<b>Alien Registration Number</b>	Non-Citizens only: Enter your Alien registration number (in form Axx-xxx-xxx)
<b>Employer Name/City/Phone/State</b>	Select a two letter state code from the dropdown list.

- c. Answer the following questions (by clicking the **Yes** or **No** radio button):

Borrower completed References? <input type="radio"/> Yes <input checked="" type="radio"/> No
Valid Borrower Signature? <input type="radio"/> Yes <input checked="" type="radio"/> No
Borrower Signed Date: <input type="text"/> / <input type="text"/> / <input type="text"/>

- Borrower currently delinquent?
- Valid Borrower Signature?

- d. *Do you have a Valid Borrower Signature?*

**No:** Go to step 5.

**Yes:** Enter the borrower sign date (in MM/DD/YYYY format - see previous figure).

9. *Do you want to enter the results of a credit check your institution performed, or do you want the guarantor to perform the credit check?*

PLUS Loan Information - Credit Check Section	
<input checked="" type="radio"/> I would like to enter Credit Check data for the borrower.	Credit Bureau: <input type="text" value="Equifax"/>
	Credit Approval Date: <input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="radio"/> I would like MDHE to run a Credit Check on the borrower.	Borrower Authorization Signature Date: <input type="text"/> / <input type="text"/> / <input type="text"/>

If you are *entering the results of your credit check*:

- a. Select the **I Would Like to Enter Credit Check Data for the Borrower** radio button.
- b. In the **Credit Bureau** field, select the Credit Bureau your institution used from the dropdown list (Equifax, Trans Union, Experian).
- c. Enter the **Credit Approval Date** (in MM/DD/YYYY format).

If you *would like the guarantor to perform the credit check*:

- a. Select the **I Would Like MDHE to run a Credit Check on the borrower** radio button.



- b. Enter the Borrower Authorization Signature Date (in MM/DD/YYYY format).
10. In the **Student** section, enter or view the student's:
- Name information
  - Birth Date
  - SSN (View only)

PLUS Loan Information - Student Section	
Last Name :	Mt:
First Name :	Birth Date: / /
SSN: 000-00-0000	

11. Enter or view the following in the **School Information** section:

PLUS Loan Information - School Section	
School Name: COLUMBIA COLLEGE	
School OE Code: 002456 Branch Code:	
Loan Period	
From Date: / /	To Date: / /
Grade Level: Freshmen	
Enrollment Status: Full Time	
Anticipated Graduation Date: / /	
PLUS Certified Loan Amount:	

Field	Notes
<b>School OE Code/Branch Code</b>	Read only
<b>Loan Period From/to Date</b>	Enter in format MM/DD/YYYY
<b>Grade Level</b>	Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>Freshman (GRADELEVEL_01)</li> <li>Sophomore (GRADELEVEL_02)</li> <li>Junior (GRADELEVEL_03)</li> <li>Senior (GRADELEVEL_04)</li> <li>Year 5 Undergrad (GRADELEVEL_05)</li> <li>1st Year Grad (GRADELEVEL_A)</li> <li>2nd Year Grad (GRADELEVEL_B)</li> <li>3rd Year Grad (GRADELEVEL_C)</li> <li>4th Year + Grad (GRADELEVEL_D)</li> </ul>
<b>Enrollment Status</b>	Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>Full Time (F)</li> <li>At Least Half Time (H)</li> </ul>
<b>Anticipated Graduation Date</b>	Enter in format MM/DD/YYYY.
<b>PLUS Certified Loan Amount</b>	Required

12. Process Recommended Disbursement Dates as follows:

Recommended Disbursement Dates, indicate Hold/Release Disbursement

1st	01	/	01	/	2004	Hold	<input type="radio"/> Release
2nd	04	/	30	/	2004	Hold	<input type="radio"/> Release
3rd		/		/		Hold	<input type="radio"/> Release
4th		/		/		Hold	<input type="radio"/> Release

Save Clear Cancel

- Enter the disbursement date, and:
  - Select the **Hold** or **Release** button (optional).
13. Select one of the following options for MPN Processing:

☒ Do Not Print MPN.  
☐ Download MPN and Print Locally.  
☐ MDHE to Print and Mail MPN.

Save Reset Cancel

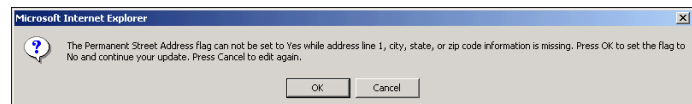
Select this option...	If you...
<b>Do Not Print MPN (default)</b>	Do not want to print MPN (see sidebar at right).
<b>Download MPN and Print Locally</b>	Want to download a preprinted MPN, and mail it to the borrower
<b>MDHE to Print and Mail MPN</b>	Want the guarantor to print and mail the MPN

14. Click the **Save** button

You'll see one of the following:

- o **If you've violated a business rule:**

You'll see a error message dialog box (similar to the following):



In this example, the Valid Address flag was set to Yes, but no address information was provided.

- o If you selected the **Do Not Print MPN** or **MDHE to Print and Mail MPN** Option:

You'll see the **Transaction succeeded** message:



The MPN is pre-filled with:

- information you supplied on the application, and:
- the guarantor's return address/contact information.

## Working with a Loan Template

When you need to enter multiple loans with similar information (i.e., several loans with the same disbursement date, same loan period, etc.) you can create a template - and avoid keying repetitive data.


In the following example, we're planning to add all loan data for incoming freshman. All of them have the same:

- Branch Code,
- Loan Period Dates,
- Stafford Subsidized/Unsubsidized split,
- Disbursement Dates,
- Grade Level, and:
- Enrollment Status.


Lastly:

- All require the printing/processing of an MPN

We create a template in which all available fields are filled in:



A Password  
 Logout



Add Loan    Loan Inquiry/Update    PLUS/Credit Approval    Reports    Tools

• Template  
 • Stafford  
 • PLUS

Loan Information

Loan Period  
 From Date: 09 / 01 / 2003    To Date: 05 / 31 / 2004  
 Certified Loan Amounts  
 Subsidized: 1312    Unsubsidized: 1313  
 Recommended Disbursement Dates  
 1st 02 / 21 / 2004  
 2nd 04 / 21 / 2004  
 3rd / /  
 4th / /  
 Grade Level: Freshmen  
 Enrollment Status: Full Time  
 Anticipated Graduation Date: 05 / 31 / 2007  
☐ Do Not Print MPN.  
☒ Download MPN and Print Locally.  
☐ MDHE to Print and Mail MPN.  
 Save    Clear

Loan Period  
 (Start Date/End Date)

Grade Level,  
 Enrollment Status,  
 and Anticipated  
 Graduation Date

Sub/UnSub  
 Amounts  
 Disbursement  
 Dates

MPN Printing Option you want for  
 each loan (see page 20)

When we go to add a new Loan, all fields from the template are filled in for the new loan. We need only add student-specific information:

Information added  
to a new Stafford  
Loan

Stafford Loan Information - School Section	
School Name: CONCORDIA SEMINARY	
School OE Code: 002457 Branch Code:	
Grade Level: Freshman	
Enrollment Status: Full Time	
Anticipated Graduation Date: 05 / 31 / 2007	
Loan Period	
From Date: 09 / 01 / 2003	To Date: 05 / 31 / 2004
Certified Loan Amounts (At least one Certified Loan Amount Must be completed).	
Subsidized: 1312	Unsubsidized: 1313
Recommended Disbursement Dates	
1st	02 / 21 / 2004
2nd	04 / 21 / 2004
3rd	/ /
4th	/ /
<input type="radio"/> Do Not Print MPN. <input checked="" type="radio"/> Download MPN and Print Locally. <input type="radio"/> ASA to Print and Mail MPN.	
<input type="button" value="Save"/> <input type="button" value="Reset"/> <input type="button" value="Cancel"/>	

Information added to a  
new PLUS Loan

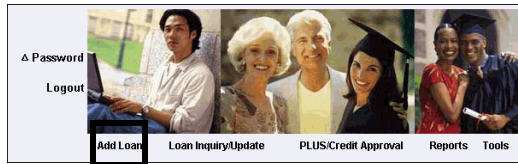
PLUS Loan Information - School Section	
School Name: CONCORDIA SEMINARY	
School OE Code: 002457 Branch Code:	
Loan Period	
From Date: 09 / 01 / 2003	To Date: 05 / 31 / 2004
Grade Level: Freshman	
Enrollment Status: Full Time	
Anticipated Graduation Date: 05 / 31 / 2007	
PLUS Certified Loan Amount:	
Recommended Disbursement Dates	
1st	02 / 21 / 2004
2nd	04 / 21 / 2004
3rd	/ /
4th	/ /
<input type="radio"/> Do Not Print MPN. <input checked="" type="radio"/> Download MPN and Print Locally. <input type="radio"/> ASA to Print and Mail MPN.	
<input type="button" value="Save"/> <input type="button" value="Reset"/> <input type="button" value="Cancel"/>	

**Note:** you can choose to override the template fields if necessary

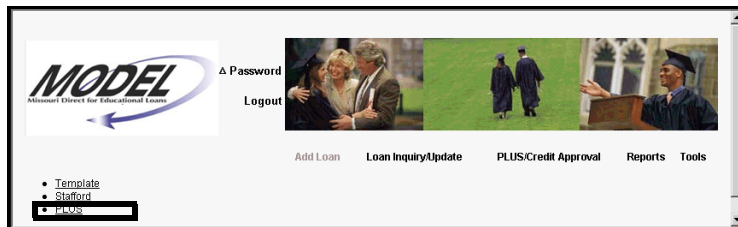
---

## TO CREATE A LOAN TEMPLATE:

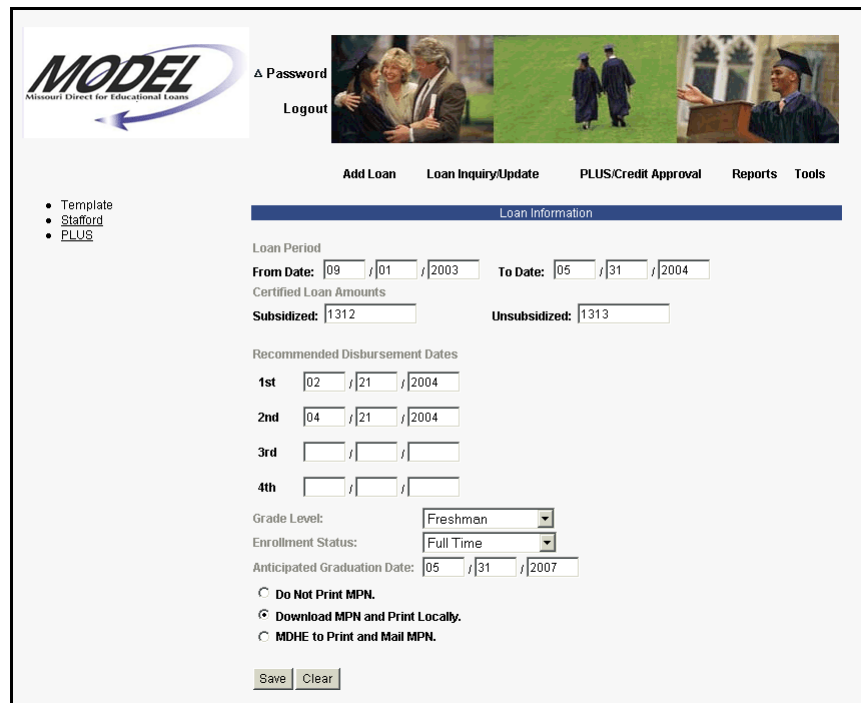
1. From the MODEL Direct Home page, select the **Add Loan** link:



2. Click the **Template** link:



You'll see the **Loan Template** Screen:



**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

• Template  
• Stafford  
• PLUS

**Loan Information**

Loan Period  
From Date: 09 / 01 / 2003 To Date: 05 / 31 / 2004

Certified Loan Amounts  
Subsidized: 1312 Unsubsidized: 1313

Recommended Disbursement Dates  
1st 02 / 21 / 2004  
2nd 04 / 21 / 2004  
3rd / /  
4th / /

Grade Level: Freshman  
Enrollment Status: Full Time  
Anticipated Graduation Date: 05 / 31 / 2007

☐ Do Not Print MPN.  
☒ Download MPN and Print Locally.  
☐ MDHE to Print and Mail MPN.

Save Clear

3. Enter any or all of the following fields:

Field	Notes
<b>Loan Period From/to Date</b>	Enter in format MM/DD/YYYY
<b>Certified Loan Amount</b>	While not required for the template, all Stafford loans must have either a subsidized or unsubsidized amount specified.
<b>Disbursement Date/Status</b>	<ul style="list-style-type: none"> <li>Enter Date (in MM/DD/YYYY format), and:</li> <li>Select the <b>Hold</b> or <b>Release</b> radio button (optional).</li> </ul>
<b>Grade Level</b>	Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>Freshman (GRADELEVEL_01)</li> <li>Sophomore (GRADELEVEL_02)</li> <li>Junior (GRADELEVEL_03)</li> <li>Senior (GRADELEVEL_04)</li> <li>Year 5 Undergrad (GRADELEVEL_05)</li> <li>1st Year Grad (GRADELEVEL_A)</li> <li>2nd Year Grad (GRADELEVEL_B)</li> <li>3rd Year Grad (GRADELEVEL_C)</li> <li>4th Year + Grad (GRADELEVEL_D)</li> </ul>
<b>Enrollment Status</b>	Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>Full Time (F)</li> <li>At Least Half Time (H)</li> </ul>
<b>Anticipated Graduation Date</b>	Enter in format MM/DD/YYYY.
<b>One of the following MPN Printing Options:</b> <ul style="list-style-type: none"> <li>Do not Print MPN</li> <li>Download MPN and Print Locally</li> <li>MDHE to Print and Mail MPN.</li> </ul>	For more information on these options, see page 20

**Important...**

- Your template is only available to you during your current login session.
  - You cannot share a template across multiple browser sessions on the same machine.
  - Your template is not saved if your session times out due to inactivity.
- You can modify your template by:
  - returning to the Template Screen,
  - editing your template, and:
  - saving your changes.
- When adding a loan, you can override fields populated by the template.

4. Click the **Save** button.

5. The following occurs:

- You'll see the following screen, alerting you that your template was saved and is available:



- When you create new loans, your template information will appear in the field(s) you added (see page 24).



# LOAN INQUIRIES AND UPDATES IN MODEL DIRECT

## Before you begin...

By regulation, you can only view application, loan and disbursement data associated with your institution.

For example:

- Jane S. has transferred into your school from another school.

You cannot view application, loan and disbursement data from the previous school.

MODEL Direct will alert you if you do not have the required privileges or relationship to view a specific record. For more information, see your system administrator or MODEL Direct Client Service Representative.

From the Loan Inquiry/Update Menu you can view and/or modify:

- Application Detail (including a PDF copy of the borrower's MPN - see page 34)
- Loan Detail (see page 47)
- Demographic Information (see page 51)
- Summary information for the borrower (on the Master Borrower Screen - see page 53)
- Summary information for the Student (on the Master Student Screen - see page 58)
- Data on borrower Claims and Preclaims (see page 63 and page 65)
- Holds and Releases (see page 67)

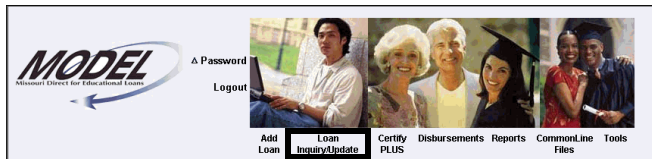
You can also:

- Verify a Promissory Note (see page 31).

## The Inquiry Search Screen

You search for application and loan records in MODEL Direct by:

- Demographic information (SSN, Last Name/First Name combination),
- CommonLine ID, or:
- Loan ID.



From the MODEL Direct Home Page, click the Loan Inquiry/Update link.

- The Search screen appears, as shown below:

#### Person Search

- see page 29 for restrictions on Person searches

#### CommonLine ID Search

#### Loan ID Search

**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

• Person Search

To Search for a person, please enter SSN or Name, or you may search by the CommonLine Unique ID or MDHE Loan ID. If the search is performed utilizing name, please enter the entire last name and a minimum of two characters of the first name. All results presented are for person(s) which have applications associated to the organization of the individual logging in.

Social Security Number:

Last Name:

First Name:  MI:

Date of Birth:  /  /

---

To search for applications by a CommonLine ID, please enter the ID.

CommonLine ID:

---

To search for a loan, please enter the loan ID.

Loan ID:

Consult the chart below to determine which type of query to use:

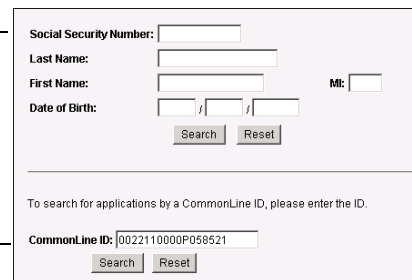
Use This Inquiry type...	when you have this information...	to perform these actions:
<b>Person Search</b>	<ul style="list-style-type: none"> <li>• SSN, or:</li> <li>• a Name/Phone Number combination</li> </ul>	<ul style="list-style-type: none"> <li>• View Application Data (see page 29)</li> <li>• Download a borrower's MPN (see page 32).</li> <li>• View/modify Loan Detail (see page 47).</li> <li>• View/modify Demographic Information (see page 51).</li> <li>• View Borrower Summary Information (see page 53).</li> </ul>
<b>CommonLine ID</b>	a Commonline File ID	<ul style="list-style-type: none"> <li>• view an application submitted via a CommonLine file (see page 29).</li> </ul>
<b>Loan ID</b>	a Loan ID (in the format LOA0000XXXXX)	<ul style="list-style-type: none"> <li>• view specific loans associated with a borrower/student of your institution (see page 47).</li> </ul>

## Doing an Application Search

### TO PERFORM AN APPLICATION SEARCH:

1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the Loan Inquiry/Update link (see figure on page 28).
3. In the Person section, enter:
  - an SSN,
  - a Name/Date of Birth combination, or:
  - a Commonline ID.

If you search by SSN or Commonline ID, the Application detail window appears (See page 34).



Social Security Number:

Last Name:  MI:

First Name:

Date of Birth:  /  /

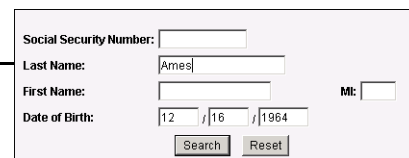
---

To search for applications by a CommonLine ID, please enter the ID.

CommonLine ID:

You can also search by:

- last name, or:
- a combination of name (First/Last/MI) and date of birth.



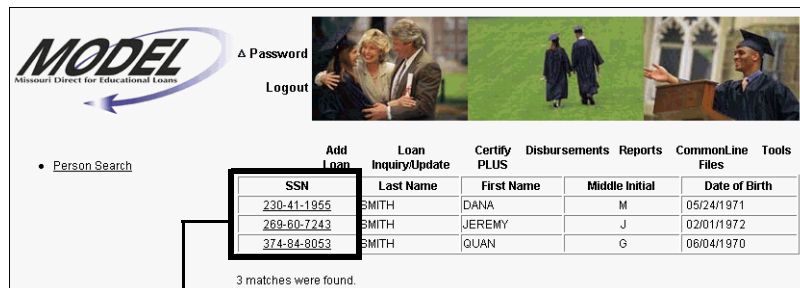
Social Security Number:

Last Name:  MI:

First Name:

Date of Birth:  /  /

## Searches Returning Multiple Records...



**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

• [Person Search](#)

SSN	Last Name	First Name	Middle Initial	Date of Birth
230-41-1955	SMITH	DANA	M	05/24/1971
269-60-7243	SMITH	JEREMY	J	02/01/1972
374-84-8053	SMITH	QUAN	G	06/04/1970

3 matches were found.

- If your search returns between 2 and 20 names, you'll see a screen similar to the figure above. Click on the SSN link to open the Application Detail window (see page 34).
- If your search returns more than 20 names, you will be advised to refine your search by entering a first name and/or Date of Birth.

Once you've selected a specific account, the **Application List** window appears:

## Save yourself time...

If you need to perform more than one task for an individual, use the links at right to work with their account. It will save you the effort of having to re-enter your search criteria.

**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

• **Person Search**  
 ◦ Application List  
 ◦ Loan Detail  
 ◦ Demographics  
 ◦ Master Borrower  
 ◦ Master Student  
 ◦ Claims and Preclaims  
 ◦ Hold and Release

Add Loan    Loan Inquiry/Update    Certify PLUS    Disbursements    Reports    CommonLine Tools    Files

To view/update application detail, click on the application ID.

SIN: 777-77-7777  
Name: LISA ANES  
Application ID: APP000850945

Loan Type	Loan Status	Approved/Certified Amount	Date Approved	Application Receive Date	B	S	View Details	Promote	MPN Verification
SF	Approved	\$1,830.00	12/01/2003	12/01/2003	Y	Y	Y	<a href="#">Download</a>	<a href="#">Verify</a>
SU	Approved	\$1,660.00	12/01/2003	12/01/2003	Y	Y	Y	<a href="#">Download</a>	<a href="#">Verify</a>

**View Details:** column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

Click this link to view Application Detail (see page 34).

**Note:** you can only view Application Detail if the Application Details field equals Y.

Click the Download link to view and/or print a PDF copy of the borrower's MPN (see page 32)

- Only available when:
  - the guarantor holds the original MPNs; or
  - the ESign process is used by the guarantor.

Click this link to verify the receipt of a Promissory Note.

- Only applicable if your institution is responsible for tracking MPNs.

## 4. View the following:

Field	Description/Notes
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"> <li>• SF    Stafford Subsidized</li> <li>• SU    Stafford Unsubsidized</li> <li>• PL    PLUS</li> <li>• SL    SLS</li> <li>• CL    Consolidation</li> <li>• RF    Refinanced</li> </ul>
<b>Loan Status</b>	One of the following: <ul style="list-style-type: none"> <li>• A    Approved</li> <li>• B    Approved For Disbursement</li> <li>• I    Incomplete</li> <li>• R    Rejected</li> </ul>
<b>Approved/Certified Amount/Date Approved</b>	
<b>Application Receive Date</b>	
<b>B</b>	Borrower Indicator (a Y in this field indicates that this individual is the borrower of record on the corresponding application).

Field	Description/Notes
<b>S</b>	Student Indicator (a Y in this field indicates that this individual is the student of record on the corresponding application).).
<b>View Details</b>	A Y in this field indicates that you can view Application and Loan Detail for this account (see step 5)
<b>MPN Verification</b>	Click the Verify link to enter a borrower sign date, and verify MPN Receipt <b>Note:</b> this field is only applicable if the lender/servicer tracks MPN receipt.

5. *Do you want to view Application Detail?*

**No:** Go to Step 6.

**Yes:** see page 34.

6. *Do you want to view/download a borrower MPN?*

**No:** the procedure is complete.

**Yes:** see page 32.

7. *Do you want to verify the receipt of a Master Promissory Note (MPN)?*

**No:** the procedure is complete.

**Yes:** see the next section.

**To Verify the Receipt of a Master Promissory Note (MPN)**

**Before you Begin...**

This Feature only available if:

- the guarantor holds the original MPNs, or:
- the ESign process is used by the guarantor.

☐ **TO VERIFY THE RECEIPT OF AN MPN:**

1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 28).
3. Locate the person whose MPN you want to verify (see page 29).
4. From the Application List screen, click the **Verify** link for the desired loan:



[Δ Password](#)  
[Logout](#)



[Add Loan](#)   [Loan Inquiry/Update](#)   [Certify PLUS](#)   [Disbursements](#)   [Reports](#)   [CommonLine Files](#)   [Tools](#)

- Person Search
  - Application List
  - Loan Detail
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and Preclaims
  - Hold and Release

To view/update application detail, click on the application ID.


**SSN:** 777-77-7777  
**Name:** LISA ANES

**Application ID:** APP000850945


Loan Type	Loan Status	Approved/Certified Amount Date Approved	Application Receive Date	B	S	View Details	Promote	MPN Verification
SF	Approved	\$1,833.00 12/01/2003	12/01/2003	Y	Y	Y	<a href="#">Download</a>	<a href="#">Verify</a>
SU	Approved	\$1,667.00 12/01/2003	12/01/2003	Y	Y	Y	<a href="#">Download</a>	<a href="#">Verify</a>

**View Details:** column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

You'll see the following screen:



[Δ Password](#)  
[Logout](#)



[Add Loan](#)   [Loan Inquiry/Update](#)   [PLUS/Credit Approval](#)   [Reports](#)   [Tools](#)

- Person Search
  - Application List
  - Loan Detail
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and Preclaims
  - Hold and Release

**Lender Name:** COMMERCE BANK OF ST LOUIS  
**Lender OE Code:** 813979  
**Lender Branch Code:** 50  
**Borrower Name:** LISA ANES  
**Borrower SSN:** 777-77-7777  
**Borrower Signature Date:**  /  /

[Verify MPN](#)   [Reset](#)

5. Do the following:

- Enter the Borrower Signature Date (in format MM/DD/YYYY), and:
- Click the **Verify MPN** button.


**Viewing and Printing an MPN**

**Before you Begin...**


- This Feature only available if:
- the guarantor holds the original MPNs, or:
  - the ESign process is used by the guarantor.

**To VIEW OR PRINT A BORROWER MPN:**

- Log into MODEL Direct, if you have not already done so (See page 2).
- From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 28).
- Locate the person whose MPN you want to view (see page 29).
- From the Application List screen, click the download link for the desired loan:



Δ Password  
 Logout



- Add Loan
- Loan Inquiry/Update
- Certify PLUS
- Disbursements
- Reports
- CommonLine Files
- Tools

- Person Search
  - Application List
  - Loan Detail
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and Preclaims
  - Hold and Release

To view/update application detail, click on the application ID.

SSN: 777-77-7777


Name: LISA ANES

Application ID: APP000850945


Loan Type	Loan Status	Approved/Certified Amount Date Approved	Application Receive Date	B	S	View Details	Promnote	MPN Verification
SF	Approved	\$1,833.00 12/01/2003	12/01/2003	Y	Y	Y	<a href="#">Download</a>	<a href="#">Verify</a>
SU	Approved	\$1,667.00 12/01/2003	12/01/2003	Y	Y	Y	<a href="#">Download</a>	<a href="#">Verify</a>

**View Details** column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

You'll see the following screen:



Δ Password  
 Logout



- Add Loan
- Loan Inquiry/Update
- PLUS/Credit Approval
- Reports
- Tools

- Person Search
  - Application List
  - Loan Detail
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and Preclaims
  - Hold and Release

Loan Period From : 05/26/1998 To : 05/22/1999


Application Type : Stafford-Sub/Unsub

Borrower : JAMES R SMITH

Student : JAMES R SMITH

Your Application/MPN is now ready to be viewed and printed. Press your browser's back button to return to this page.

If you do not have Adobe Acrobat® Reader installed, please download and install it now!



You need to print and send us only the first page. Please keep the remaining pages for your file.

Our Mailing Address -

American Student Assistance  
 ATTN: Document Processing  
 P.O. BOX 55152  
 BOSTON, MA 02205-5152

[The Form](#)

If you are unable to view the form, please refresh your page and try again.

5. Click on the **Form** link (See previous figure).

MODEL Direct launches Adobe Acrobat, which displays a scanned copy of the MPN:

You can save or print the MPN:

- To Save the MPN, you must have:
  - the full version of Adobe Acrobat, or:
  - Acrobat Reader 5 or greater.

Consult your Acrobat documentation or Online Help for more information.

## Viewing Application Detail

### You can also view Application Detail...

- from the Master Borrower Screen (see page 53), and:
- the Master Student Screen (see page 58).

## To VIEW A BORROWER'S APPLICATION DETAIL:

1. Navigate to the Application ID you want to view:
  - a. Log into MODEL Direct, if you have not already done so (see page 2).
  - b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 28).
  - c. Locate the person whose Application you want to view (see page 29).
2. From the Application List screen, click the **Application ID** link:

Loan Type	Loan Status	Approved/Certified Amount	Date Approved	Application Receive Date	B S	View Details	Promote	MPN Verification
SF	Approved	\$1,833.00	12/01/2003	12/01/2003	Y Y	Y	<a href="#">Download</a>	<a href="#">Verify</a>
SU	Approved	\$1,667.00	12/01/2003	12/01/2003	Y Y	Y	<a href="#">Download</a>	<a href="#">Verify</a>

**View Details:** column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

The **Application Detail** window appears:




---

---

Use these buttons to quickly jump to a given section of the screen

**Important:** you will see additional sections on this screen under the following conditions:

- If the application could not be approved, you will see the **Reasons for Non-Approval** section (See detail on page 39).
- If Application Loans cannot be approved for disbursement, (for example, the MPN is missing or incomplete) you will see the **Reasons Not Approved** section (See detail on page 39).



Add Password  
 Logout

Add Loan Inquiry Update Certify PLUS Disbursements Reports Comment Line Tools Files

For additional information, click a link from the list

Borrower: LISA ANEB 0000-00-0000  
 Student: LISA ANEB 0000-00-0000

Application ID: APP00085945 MPN ID: MPN000394722  
 Date Received: 12/01/2003 MPN Serial Loan Code: NEW  
 Reallocation Date: 12/01/2003 Application Type: MPN Application  
 Commonline ID: 002211000P056521 Loan Group: (SO) Stafford-Sub/Unsub  
 Application Termination: Create Date: 12/01/2003  
 Source Type: CommonLine\_4 EFT Authorization: Y

Application Loans:

Loan ID	Loan Type	Status / Date	Approved Amount / Date	Disbursement Status	Disbursement Status Date
LOAN01003209	BF	Approved 12/01/2003	\$1,033.00 12/01/2003	Pending Disbursement	12/01/2003
LOAN01003210	BU	Approved 12/01/2003	\$1,067.00 12/01/2003	Pending Disbursement	12/01/2003

Borrower Section Student Section School Section Lender Section Endorser Section

Borrower Information

SSN: 000-00-0000  
 Last Name: ANEB  
 First Name: LISA  
 Date Of Birth: 12 / 16 / 1984  
 Address Line 1: 000 J LANE  
 Address Line 2:  
 City: BRANDON State: FL - Florida  
 Zip Code: 33511 Country:  
 Telephone: 813880000  
 Email Address:  
 Driver's License #: A520520649560 Lic. State: FL - Florida  
 Citizenship: [Unknown] Alien ID #: Signature: N  
 Amount Requested: \$3,500.00 Validating Agency: N  
 E-Sign: Validating Agency OE Code: Branch Code: References: N  
 Defer Payment: Y Capitalize Interest: Y Current Default: N  
 Prior Debt: Valid Address? Y Valid Phone? Y  
 Is Address a Permanent Street Address (not a P.O. box)? Yes

Student Information

SSN: 000-00-0000  
 Last Name: ANEB  
 First Name: LISA  
 Date Of Birth: 12/16/1984  
 Citizenship: [Unknown] Alien ID #:

School Information

School OE Code: 002498 Branch: 00  
 Name: PAUL UNIVERSITY  
 School Signature: Yes Signature Date: 11/24/2003  
 Loan Period:  
 Start Date: 09 / 08 / 2003  
 End Date: 12 / 22 / 2003  
 Grade Level: Senior Enrollment Status: Full Time  
 Anticipated Graduation Date: 12 / 31 / 2003  
 Cost of Attendance: \$5,083.00  
 Estimated Financial Aid: \$0.00  
 Expected Family Contribution: \$1,295.00  
 Adjusted Gross Income: \$ 0.00  
 Certified Loan Amount:  
 Stafford Subsidized: \$1,033.00  
 Stafford Unsubsidized: \$1,067.00  
 PLUS: \$ 0.00  
 Preferred Disbursement Dates, indicate Hold/Release Disbursement  
 1st 12 / 31 / 2003 Hold/Release: None  
 2nd / / / Hold/Release: None  
 3rd / / / Hold/Release: None  
 4th / / / Hold/Release: None  
 Terminate Application: No

Lender Information

Lender OE Code: 006773  
 Branch: 50  
 Name: SMARTFUND-MOHELA  
 Approved Amount:  
 Stafford Subsidized: \$0.00  
 Stafford Unsubsidized: \$0.00  
 PLUS: \$ 0.00  
 Signature:  
 Current Holder: SMARTFUND-MOHELA OE: 006773 Branch: 50  
 Current Servicer: MOHELA OE: 700173 Branch:

Endorser Information

No endorser information found for this application.

Update Reset

Application Summary  
(See detail on page 37)

Borrower Information  
(See detail on page 40)

Student Information (See detail on page 42)

School Information  
(See detail on page 43)

Lender Information  
(See detail on page 45)

Endorser Information  
(PLUS Loans Only - See detail on page 46)

3. In the **Summary** Section, view the following:

Click the **Loan ID** link to be taken to the **Loan Detail** screen (see page 47).

For additional information, click a loan from the list.

<b>Borrower:</b>	LISA ANES ( 777-77-7777 )				
<b>Student:</b>	LISA ANES ( 777-77-7777 )				
<b>Application ID:</b>	APP000850945	<b>MPN ID:</b>	MPN000394722		
<b>Date Received:</b>	12/01/2003	<b>MPN Serial Loan Code:</b>	NEW		
<b>Reallocation Date:</b>		<b>Application Type:</b>	MPN Application		
<b>Commonline ID:</b>	0022110000P058521	<b>Loan Group:</b>	(Sx) Stafford -Sub/Unsub		
<b>Application Terminated:</b>		<b>Create Date:</b>	12/01/2003		
<b>Source Type:</b>	CommonLine_4	<b>EFT Authorization:</b>	Y		

**Application Loans:**

Loan ID	Loan Type	Status / Date	Approved Amount / Date	Disbursement Status	Disbursement Status Date
<a href="#">LOA001009209</a>	SF	Approved 12/01/2003	\$1,833.00 12/01/2003	Pending Disbursement	12/01/2003
<a href="#">LOA001009210</a>	SU	Approved 12/01/2003	\$1,667.00 12/01/2003	Pending Disbursement	12/01/2003

[Borrower Section](#)
[Student Section](#)
[School Section](#)
[Lender Section](#)
[Endorser Section](#)

Field	Description/Notes
<b>Borrower Name/SSN</b>	Will be two different individuals on a PLUS application. Otherwise, the borrower and student will be the same.
<b>Student Name/SSN</b>	
<b>Application ID/Date Received</b>	Application ID is in format APP0000XXXXX
<b>Reallocation Date</b>	If loan amounts have been changed (for example, a reallocation between Stafford Sub and Unsub Loan pairs), this field displays the date the adjustment occurred.
<b>Commonline ID</b>	If the application was submitted via a CommonLine process, this field contains the CommonLine ID. <ul style="list-style-type: none"> <li>You can also search for an application via CommonLine ID - see page 29.</li> </ul>
<b>Application Terminated</b>	If a Y appears in this field, the application has been terminated by the school.
<b>Source Type</b>	One of the following: <ul style="list-style-type: none"> <li>ASAP</li> <li>CommonLine_4</li> <li>CommonLine_5</li> <li>Conversion from Mainframe</li> <li>Enterprise Web Client</li> <li>Electronic</li> <li>Paper</li> </ul>
<b>MPN ID</b>	In format MPN000XXXXXX
<b>MPN Serial Code</b>	One of the following: <ul style="list-style-type: none"> <li>New (First application on MPN)</li> <li>Serial (Additional application on MPN)</li> </ul>
<b>Application Type</b>	One of the following: <ul style="list-style-type: none"> <li>Common Full App</li> <li>Consolidated App</li> <li>MPN Application</li> <li>Non-Common FASTAP</li> <li>Non-Common Full App</li> <li>Common FASTAP</li> </ul>

Field	Description/Notes
<b>Loan Group</b>	One of the following: <ul style="list-style-type: none"> <li>• CL Consolidation</li> <li>• CO Stafford -Sub/Unsub, AND SLS (conversion only)</li> <li>• PL PLUS</li> <li>• RF Refinanced</li> <li>• SF Stafford Subsidized</li> <li>• SL SLS</li> <li>• SU Stafford Unsubsidized</li> <li>• SX Stafford -Sub/Unsub</li> </ul>
<b>Create Date</b>	Date application was entered/accepted into the MODEL Direct database.
<b>EFT Authorization</b>	A Y in this field indicates that the borrower has approved EFT transfer of funds into the student's account.
<b>Loan ID</b>	In format LOA000XXXXX <ul style="list-style-type: none"> <li>• This field is also a live link to the Loan Detail screen (see previous figure and page 47).</li> </ul>
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• PL PLUS</li> <li>• SL SLS</li> <li>• CL Consolidation</li> <li>• RF Refinanced</li> </ul>
<b>Status/Date</b>	Current Loan Status, and date current status was established. <ul style="list-style-type: none"> <li>• Loan Status can be one of the following: <ul style="list-style-type: none"> <li>- A Approved</li> <li>- B Approved For Disbursement</li> <li>- I Incomplete</li> <li>- R Rejected</li> </ul> </li> </ul>
<b>Approval Amount/Date</b>	Approved amount for this loan, and date of approval.
<b>Disbursement Status/Disbursement Status Date</b>	Current Disbursement Status, and date current status was established. Disbursement Status can be one of the following: <ul style="list-style-type: none"> <li>• All Disbursements Fully Canceled</li> <li>• Fully Disbursed</li> <li>• Pending Disbursement</li> <li>• Partially Disbursed</li> </ul>

4. Do you see the following section beneath the summary information?

Reason(s) Not Approved		
Reasons Not Approved for Disbursement		
Loan ID	Type	Reason
LOA001009209	SF	Master Promissory Note is incomplete
LOA001009209	SF	The signed MPN has not been returned or the borrower's electronic signature is missing from the MPN.
LOA001009210	SU	Master Promissory Note is incomplete
LOA001009210	SU	The signed MPN has not been returned or the borrower's electronic signature is missing from the MPN.

**Note:** if you see the **Reason(s) Not Approved for Disbursement** section, you will also see an additional button in the navigation bar in the other sections of the screen.

**No:** Proceed to step 5.

**Yes:** The loan(s) cannot be approved for disbursement. Review the following:

Field	Description/Notes
<b>Loan ID</b>	In format LOA000XXXXX <ul style="list-style-type: none"> <li>This field is also a live link to the Loan Detail screen (see figure above and page 47).</li> </ul>
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"> <li>SF Stafford Subsidized</li> <li>SU Stafford Unsubsidized</li> <li>PL PLUS</li> <li>SL SLS</li> <li>CL Consolidation</li> <li>RF Refinanced</li> </ul>
<b>Reason(s)</b>	Reason for the delay (usually missing MPN information)

5. Do you see the following section beneath the summary information?

Reason(s) Not Approved		
Reasons for NON-Approval		
Loan ID	Type	Reason
LOA000254746	PL	Borrower Credit Denied

**Note:** if you see the **Reason(s) for Non-Approval** section, you will also see an additional button in the navigation bar in the other sections of the screen.

**No:** Proceed to step 6.

**Yes:** The loan was denied. Review the following:

Field	Description/Notes
Loan ID	In format LOA000XXXX
Loan Type	One of the following: <ul style="list-style-type: none"><li>• SF Stafford Subsidized</li><li>• SU Stafford Unsubsidized</li><li>• PL PLUS</li><li>• SL SLS</li><li>• CL Consolidation</li><li>• RF Refinanced</li></ul>
Reason(s)	Reason for the denial (usually an incomplete MPN, or denied credit for a PLUS loan applicant).

**Note...**

You can also change Demographic Information directly from the Application List page (see page 51).

6. In the **Borrower Information** Section, view or modify the following:

Borrower Information	
SSN:	777-77-7777
Last Name:	ANES
First Name:	LISA
MI:	
Date Of Birth:	12 / 16 / 1964
Address Line 1:	10 JULIE LANE
Address Line 2:	
City:	BRANDON
State:	FL - Florida
Zip Code:	33511
Country:	
Telephone:	8886578888
Email Address:	
Driver's License #:	A520520649560
Lic. State:	FL - Florida
Citizenship:	Unknown
Alien ID #:	
Amount Requested:	\$3,500.00
Signature:	N
E-Signed:	
Validating Agency:	
Validating Agency OE Code:	
Branch Code:	
Defer Payment:	Y
References:	N
Capitalize Interest:	Y
Current Default:	N
Prior Debt:	
Valid Address?	Y
Valid Phone?	Y
Is Address a Permanent Street Address (not a P.O. box)?	Yes

Borrower Section

Student Section

School Section

Lender Section

Endorser Section

## About Loan Phase Codes...

The Phase (or processing stage) of a loan may affect what fields are available for editing.

The tables in this section make reference to these loan phase codes. For descriptions of these codes, see *Appendix A, Loan Phase Code Descriptions*.

Field Name	Read Only (R)/ Update (U)	Description/Notes
<b>SSN</b>	R	
<b>Last Name/First Name/MI</b>	U	
<b>Date of Birth</b>	U	
<b>Address Line 1</b>	U	
<b>Address Line 2</b>	U	
<b>City/State/Zip/Country</b>	U	Select a State from the dropdown list.
<b>Telephone</b>	U	
<b>E-mail Address</b>	U	
<b>Driver's License #</b>	U (see note)	Can only be updated if: <ul style="list-style-type: none"> <li>• you are processing a PLUS Full or FastAp, and:</li> <li>• the Application has not been approved yet (i.e., has a loan phase code of 0).</li> </ul>
<b>Lic. State</b>	U (see note)	Select a state from the dropdown list. <ul style="list-style-type: none"> <li>• Can only be updated if: <ul style="list-style-type: none"> <li>- you are processing a PLUS Full or FastAp, and:</li> <li>- the Application has not been approved yet (i.e., has a loan phase code of 0).</li> </ul> </li> </ul>
<b>Citizenship</b>	U (see note)	Can only be updated if: <ul style="list-style-type: none"> <li>• you are processing a PLUS Full or FastAp, and:</li> <li>• the Application has not been approved yet (i.e., has a loan phase code of 0).</li> </ul>
<b>Alien ID #</b>	U (see note)	Can only be updated if: <ul style="list-style-type: none"> <li>• you are processing a PLUS Full or FastAp, and:</li> <li>• the Application has not been approved yet (i.e., has a loan phase code of 0).</li> </ul>
<b>Amount Requested</b>	U (see note)	Can only be updated if: <ul style="list-style-type: none"> <li>• you are processing a PLUS Full or FastAp, and:</li> <li>• the Application has not been approved yet (i.e., has a loan phase code of 0).</li> </ul>
<b>Signature</b>		A Y in this field indicates that the application has a valid signature
<b>E-Signed</b>	R	A Y in this field indicates that the application has been electronically signed.

Field Name	Read Only (R)/ Update (U)	Description/Notes
<b>Validating Agency</b>	R	If the application has a digital signature, this field contains the name of the Validating Agency
<b>Validating Agency OE Code</b>	R	If the application has a digital signature, this field contains the OE Code of the Validating Agency
<b>Validating Agency Branch Code</b>	R	If the application has a digital signature, this field contains the Branch Code of the Validating Agency (if applicable).
<b>Defer Payment</b>	R	<b>Y</b> indicates that the borrower elected to defer payments while in school (Stafford Unsub loans only)
<b>Capitalized Interest</b>	R	<b>Y</b> indicates that the borrower elected to capitalize interest payment (Stafford Unsub loans only)
<b>References</b>	R	<b>Y</b> indicates that the borrower has provided valid references
<b>Current Default</b>	R	<b>Y</b> indicates that the borrower is currently in default on an FFELP Loan
<b>Prior Debt</b>	R	<b>Y</b> indicates that the borrower has existing Stafford or PLUS Loans
<b>Valid Address / Valid Phone</b>	R	<b>Y</b> indicates that the borrower has provided a valid address and phone
<b>Is Address a Permanent Street Address (not a P.O. Box)?</b>	U	Select <b>Yes</b> or No from the dropdown list.

7. In the **Student** Section, view or modify the following:

Student Information	
SSN:	777-77-7777
Last Name:	ANES
First Name:	LISA
Date Of Birth:	12/16/1964
Citizenship:	Unknown
MI:	
Alien ID #:	

[Borrower Section](#)
[Student Section](#)
[School Section](#)
[Lender Section](#)
[Endorser Section](#)

Field Name	Read Only (R)/ Update (U)	Description/Notes
<b>SSN</b>	R	
<b>Last Name/First Name/MI</b>	U	
<b>Date of Birth</b>	U	



Field Name	Read Only (R)/ Update (U)	Description/Notes
<b>Citizenship</b>	U (see note)	Can only be updated if: <ul style="list-style-type: none"> <li>• you are processing a PLUS Full or FastAp, and;</li> <li>• the Application has not been approved yet (i.e., has a loan phase code of 0).</li> </ul>
<b>Alien ID #</b>	U (see note)	Can only be updated if: <ul style="list-style-type: none"> <li>• you are processing a PLUS Full or FastAp, and;</li> <li>• the Application has not been approved yet (i.e., has a loan phase code of 0).</li> </ul>

8. In the **School** Section:

School Information			
School OE Code:	002498	Branch:	00
Name:	PARK UNIVERSITY		
School Signature:	Yes	Signature Date:	11/24/2003
Loan Period			
Start Date:	09 / 06 / 2003		
End Date:	12 / 22 / 2003		
Grade Level:	Senior	Enrollment Status:	Full Time
Anticipated Graduation Date:	12 / 31 / 2003		
Cost of Attendance:	\$6,083.00		
Estimated Financial Aid:	\$0.00		
Expected Family Contribution:	\$1,256.00		
Adjusted Gross Income:	\$ 0.00		
Certified Loan Amount			
Stafford Subsidized:	\$1,833.00		
Stafford Unsubsidized:	\$1,667.00		
PLUS:	\$ 0.00		
Preferred Disbursement Dates , indicate Hold/Release Disbursement			
1st	12 / 08 / 2003	Hold/Release:	Release
2nd	/ /	Hold/Release:	None
3rd	/ /	Hold/Release:	None
4th	/ /	Hold/Release:	None
Terminate Application: No			

a. view or modify the following school/financial information:

Field Name	Read Only (R)/ Update (U)	Description/Notes
School OE Code	R	
Branch	U	<b>For all loans:</b> can be modified if: <ul style="list-style-type: none"> <li>the loan has not been approved (all loan types).</li> </ul> <b>For Non Disbursement Services Loans:</b> can be modified after approval if: <ul style="list-style-type: none"> <li>the current date is less than eight days after approval, or:</li> <li>the loan's earliest disbursement date is more than seven days in the future.</li> </ul>
Name	R	
School Signature	R	
Signature Date		
Start Date	U	<b>For all loans:</b> can be modified if: <ul style="list-style-type: none"> <li>the loan has not been approved (all loan types)</li> </ul> <b>For Non Disbursement Services Loans:</b> can be updated through Phase 4
End Date	U	
Grade Level	U	
Enrollment Status	U	
Anticipated Graduation Date	U	
Cost of Attendance	U (see note)	Can be updated: <ul style="list-style-type: none"> <li>on PLUS Full and FastAps that are disbursed by the lender.</li> </ul> Cannot be updated: <ul style="list-style-type: none"> <li>for PLUS MPN and Stafford MPN applications.</li> </ul>
Estimated Financial Aid		
Expected Family Contribution		
Adjusted Gross Income	R	
Stafford Subsidized	U	-
Stafford Unsubsidized		
PLUS	U	Cannot be updated after approval

b. View the following

Preferred Disbursement Dates, indicate Hold/Release Disbursement

1st	12	/	08	/	2003	Hold/Release:	Release
2nd		/		/		Hold/Release:	None
3rd		/		/		Hold/Release:	None
4th		/		/		Hold/Release:	None

Terminate Application: No

- Disbursement Dates
- Disbursement Status (**Hold, Release, None**)
- Termination Status (**Yes** or **No**)

9. )In the **Lender** section, modify or view the following:

Lender Information

Lender OE Code:	806773
Branch:	50
Name:	SMARTFUNDS-MOHELA
Approved Amount	
Stafford Subsidized:	\$0.00
Stafford Unsubsidized:	\$0.00
PLUS:	\$ 0.00
Signature:	
Current Holder:	SMARTFUNDS-MOHELA
Current Servicer:	MOHELA
OE:	806773
Branch:	50
OE:	700173
Branch:	

Borrower Section Student Section School Section Lender Section Endorser Section

Field Name	Read Only (R)/ Update (U)	Description/Notes
Lender OE Code/Branch	U	<b>For Disbursement Services Loans:</b> <ul style="list-style-type: none"> <li>field can be changed prior to approval (provided origination rights have not been sold)</li> </ul> <b>For Non Disbursement Services Loans:</b> can be modified after approval if: <ul style="list-style-type: none"> <li>the current date is less than eight days after approval, or:</li> <li>the loan's earliest disbursement date is more than seven days in the future</li> </ul>
Name	D	
Stafford Subsidized/ Stafford Unsubsidized/ PLUS	U	<b>For Disbursement Services Loans:</b> <ul style="list-style-type: none"> <li>field can be changed prior to approval (provided origination rights have not been sold)</li> </ul> <b>For Non Disbursement Services Loans:</b> can be modified after approval if: <ul style="list-style-type: none"> <li>the current date is less than eight days after approval, or:               <ul style="list-style-type: none"> <li>the loan's earliest disbursement date is more than seven days in the future</li> </ul> </li> </ul>

Field Name	Read Only (R)/ Update (U)	Description/Notes
Signature	D	
Current Holder Name/OE Code/Branch		
Current Servicer Name/ OE Code/ Branch		

10. In the **Endorser** section, view the following:

Endorser Information		
SSN:	XXX-XX-XXXX	
Last Name:	THOMAS	
First Name:	OTIS	MI: A
Date of Birth:	08/08/1936	
Address Line 1:	4292 Red Bandana Way	
Address Line 2:		
City:	Ellicott City	State: MD
Zip Code:	21042	Country:
Telephone:	4104653029	
Valid Address:	Y	Valid Phone: Y

Borrower Section
Student Section
School Section
Lender Section
Endorser Section

**Note:** This section is only populated when:

- you are viewing a PLUS Loan, and:
- an endorser was required (i.e., the principal borrower was denied credit).

- SSN
- Last Name/First Name/MI
- Date of Birth
- Address Line 1
- Address Line 2
- City/State/Zip/Country
- Telephone
- E-mail Address
- Valid Address
- Valid Phone

## Viewing Loan Detail

You can access Loan Detail in three ways:

- From the Application Detail Screen (see page 37),
- From the Application List screen, or:
- From the MODEL Direct Home Page (see page 29).

### **To VIEW LOAN DETAIL:**

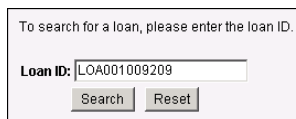
1. Log into MODEL Direct, if you have not already done so (See page 2).
2. *What page are you currently on?*

#### **If you don't have a specific Loan ID number...**

You will have to access the loan via the borrower's Application screen (see page 29).

<b>If you are on this page...</b>	<b>take the following steps...</b>
<b>MODEL Direct Home Page (see page 29)</b>	a Click on the <b>Loan Inquiry/Update</b> link. You're prompted to enter the Loan ID (in format LOAXXX0000 - see following figure). b Go to step 3
<b>Application List Page (see page 30)</b>	a Do one of the following <ul style="list-style-type: none"><li>- From the Main Menu, click on the <b>Loan Inquiry/Update</b> link (see page 29), or:</li><li>- From the Person Search menu (at the left of the screen), click on the <b>Loan Detail</b> Link.</li></ul> You're prompted to enter the Loan ID (in format LOA0000XXXXX - see following figure). b Go to step 3
<b>Application Detail Page (see page 30)</b>	a Click on the <b>Loan ID</b> link (see page 37) The Loan Detail screen appears (see figure on page 47). b Go to step 4

3. Do the following:
  - Enter the Loan ID (in format LOA0000XXXXX), and:
  - Click the **Search** button



To search for a loan, please enter the loan ID.


Loan ID:

The Loan Detail screen appears:


Important: you can also view the detail of other loans associated with this borrower.

- If the row is highlighted in yellow, it indicates that you are currently viewing detail for that loan.
- Click on the **Loan ID** link to view the detail for another loan.

View Disbursement and Hold information.



A Password  
 Logout



• Person Search

- Application List
- Loan Detail
- Demographics
- Master Borrower
- Master Student
- Claims and Preclaims
- Hold and Release

Add Loan    Loan Inquiry/Update    Certify PLUS    Disbursements    Reports    CommonLine Files    Tools

For additional loan information, click a loan from the list.

**Borrower:** LISA ANES (000-XX-XXXX)  
**Student:** LISA ANES (000-XX-XXXX)  
**Application ID:** APP000850945  
**Commonline ID:** 0022110000P058521  
**MPN ID:** MPN000394722  
**Receive Date:** 12/01/2003  
**Reallocation Date:**  
**Lender:** SMARTFUNDS-MOHELA ( 80677350 )  
**School:** PARK UNIVERSITY ( 00249800 )

**Application Loans:**

Loan ID	Loan Type	Loan Status	Approved Amount	Approved Date
<a href="#">LOA001009209</a>	SF	Approved	\$1,833.00	12/01/2003
<a href="#">LOA001009210</a>	SU	Approved	\$1,667.00	12/01/2003

**Loan ID:** LOA001009209  
**Loan Type:** SF  
**Commonline ID Seq #:** 1  
**Principal Balance:** \$1,833.00  
**Total Principal Reduction:** \$0.00  
**Accrued Interest:** \$0.00  
**Current Default Principal O/S:** \$0.00  
**Processing Status Date:** 12/18/2003  
**Separation Date:** 12/31/2003  
**Date Entered Repayment:** 07/01/2004  
**NSLDS Status:** Loan Originated  
**NSLDS Status Date:** 12/01/2003

Disb#	Disb Date	Gross Amount	Hold	Hold Reason	Disbursed	FastFund	Disbursement Agent Code
1	12/18/2003	\$4,250.00	N		Y	Y	725
2	01/01/2004	\$4,250.00	N		Y	Y	725
3		\$ 0.00					
4		\$ 0.00					

#### 4. On the **Loan Detail** screen (see previous figure):

- View the following application information:

**Borrower:** LISA ANES (000-XX-XXXX)  
**Student:** LISA ANES (000-XX-XXXX)  
**Application ID:** APP000850945  
**Commonline ID:** 0022110000P058521  
**MPN ID:** MPN000394722  
**Receive Date:** 12/01/2003  
**Reallocation Date:**  
**Lender:** SMARTFUNDS-MOHELA ( 80677350 )  
**School:** PARK UNIVERSITY ( 00249800 )

Field Name	Description/Notes
Borrower Name/SSN	
Student Name/SSN	

Field Name	Description/Notes
<b>Application ID</b>	In format APP0000XXXXX • To view Application Detail, see page 34).
<b>MPN ID</b>	In format MPN0000XXXXX • To view a copy of an MPN, see page 32.
<b>Receive Date</b>	Date application was received by your organization.
<b>Reallocation Date</b>	If funds were reallocated on this loan (i.e., between Stafford Sub and Unsub amounts), the date the reallocation occurred.
<b>Lender Name/OE Code</b>	
<b>School Name/OE Code</b>	

b. Verify that you are viewing the correct loan detail:

When a row in the grid is highlighted in yellow, you are viewing detail for that loan.

Loan ID	Loan Type	Loan Status	Approved Amount	Approved Date
LOA001009209	SF	Approved	\$1,833.00	12/01/2003
LOA001009210	SU	Approved	\$1,667.00	12/01/2003

<b>Loan ID:</b>	LOA001009209
<b>Loan Type:</b>	SF
<b>Commonline ID Seq #:</b>	1
<b>Principal Balance:</b>	\$1,833.00
<b>Total Principal Reduction:</b>	\$0.00
<b>Accrued Interest:</b>	\$0.00
<b>Current Default Principal O/S:</b>	\$0.00
<b>Processing Status Date:</b>	12/18/2003
<b>Separation Date:</b>	12/31/2003
<b>Date Entered Repayment:</b>	07/01/2004
<b>NSLDS Status:</b>	Loan Originated
<b>NSLDS Status Date:</b>	12/01/2003

To view detail for another loan, click the **Loan ID** link

c. View the following loan specific detail (see previous figure):

Field Name	Description/Notes
<b>Loan ID</b>	In format LOA000XXXXX
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• PL PLUS</li> <li>• SL SLS</li> <li>• CL Consolidation</li> <li>• RF Refinanced</li> </ul>
<b>Loan Status</b>	One of the following: <ul style="list-style-type: none"> <li>• Approved</li> <li>• Approved For Disbursement</li> <li>• Incomplete</li> <li>• Rejected</li> </ul>

Field Name	Description/Notes
Amount Approved	
Approval Date	
Commonline ID Sequence Number	If a Stafford sub/unsub loan pair is submitted via a Commonline file, the sequence number is used to distinguish the two loans.
Principal Balance	Balance currently due on loan
Total Principal Reduction	If principal was reduced on this loan, the amount of the reduction
Accrued Interest	If interest has accrued on the loan, the amount accrued.
Current Default Principal O/S	If loan is in default, the principal amount in default <ul style="list-style-type: none"> <li>To view Claims and Preclaims information, see pages 63 - 65).</li> </ul>
Processing Status Date	Date current Processing status (as listed in the Application Loan Grid) was established.
Separation Date	Date student graduated or left school (or is scheduled to leave).
Date Entered Repayment	Date student entered (or is expected to enter) into repayment.
NSLDS Status/Status Date	For a complete list of NSLDS Statuses, see Appendix B, <i>NSLDS Loan Status Codes</i> .

d. View the following hold/release information:

Disb#	Disb Date	Gross Amount	Hold	Hold Reason	Disbursed	ATOM II	Disbursement Agent Code
1	10/14/1998	\$4,250.00	N		Y	Y	725
2	12/02/1998	\$4,250.00	N		Y	Y	725
3		\$ 0.00					
4		\$ 0.00					

Field Name	Description/Notes
Disb #	Disbursement sequence number
Disbursement Date	Date of actual (or scheduled) disbursement.
Gross Amount	Disbursement amount minus applicable fees
Hold	Value is <b>Y</b> or <b>N</b> .
Hold Reason	One of the following: <ul style="list-style-type: none"> <li>A Copy Missing</li> <li>Admin Hold</li> <li>MPN Hold (Complete MPN Not Present)</li> <li>Reallocation</li> <li>School Hold</li> <li>Other</li> </ul>
Disbursement Flag	A Y indicates the funds have been disbursed.



Field Name	Description/Notes
<b>ATOM II</b>	<ul style="list-style-type: none"> <li>An <b>N</b> in this field indicates that the lender made (or is scheduled to make) the disbursement</li> <li>A <b>Y</b> indicates that the Guarantor (or the Guarantor's agent) made the disbursement</li> </ul>
<b>Disbursement Agent Code</b>	<p><b>For non disbursement services loans</b></p> <ul style="list-style-type: none"> <li>the disbursing lender's OE code appears in this field.</li> </ul> <p><b>For disbursement services loans</b> One of the following appears in this field:</p> <ul style="list-style-type: none"> <li>the OE Code of the guarantor; or</li> <li>the OE Code of the guarantor's agent (i.e., ELM)</li> </ul>

### Viewing and Modifying Demographic Information

#### Note...


You can also change borrower demographic information from the Application Detail screen (in the **Borrower** section - see page 40).




### To VIEW OR MODIFY DEMOGRAPHIC INFORMATION:

1. Navigate to the desired record:
  - a. Log into MODEL Direct, if you have not already done so (See page 2).
  - b. From the MODEL Direct Home Page, select the Loan Inquiry/Update link (see figure on page 28).
  - c. Locate the desired person (see page 29 - page 30).
2. From the **Application List** screen, select the **Demographic** link (See page 30).

The Demographics screen appears:



Δ Password  
 Logout



- Person Search
  - Application List
  - Loan Detail
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and Preclaims
  - Hold and Release

Add Loan  
 Loan Inquiry/Update  
 Certify PLUS  
 Disbursements  
 Reports  
 Common Line Files  
 Tools

SSN: XXX-XX-XXXX  
 Last Name: JAMES  
 First Name: JESSA  
 MI:   
 Date of Birth: 12 / 16 / 1964  
 Address Line 1: 000 J LANE  
 Address Line 2:   
 City: BRANDON  
 State: FL - Florida  
 Zip Code: 33511  
 Country:   
 Telephone: 8138888888  
 Other Telephone:   
 Email Address:   
 Address Source: DM0SRC\_BORROWER  
 Valid Address: Y  
 Is Address a Permanent Street Address (not a P.O. box)? Yes  
 Valid Phone: Y

Update Reset

3. View or modify the following

Field Name	Read Only (R) /Update (U)	Description/Notes
SSN	R	
Last Name/First Name/MI	U	
Date of Birth	U	
Address Line 1	U	
Address Line 2	U	
City/State/Zip/Country	U	Select a State from the dropdown list.
Telephone	U	
E-mail Address	U	

Field Name	Read Only (R) /Update (U)	Description/Notes
Address Source	U	Indicates how address was obtained. Valid values are: <ul style="list-style-type: none"> <li>DMGSRC_ASADIRBWR (Borrower via Web Client)</li> <li>DMGSRC_BORROWER (Borrower)</li> <li>DMGSRC_COBORR (CoBorrower)</li> <li>DMGSRC_COLLECT (Collections System)</li> <li>DMGSRC_CREDIT (Credit Agency)</li> <li>DMGSRC_ENDORSER (Endorser)</li> <li>DMGSRC_HOLDER (Holder)</li> <li>DMGSRC_IRS (Internal Revenue Service)</li> <li>DMGSRC_LENDER (Lender)</li> <li>DMGSRC_OTHER (Other)</li> <li>DMGSRC_REFERENCE (Reference)</li> <li>DMGSRC_SCHOOL (School)</li> <li>DMGSRC_SERVICER (Servicer)</li> <li>DMGSRC_STUDENT (Student)</li> </ul>
Valid Address	R	System will update this value if: <ul style="list-style-type: none"> <li>The original value of this field was N (i.e., the record did not contain a valid address), and:</li> <li>You update any of the address fields during this session.</li> </ul>
Is Address a Permanent Street Address (not a P.O. Box)?	U	Select <b>Yes</b> or No from the dropdown list. <ul style="list-style-type: none"> <li><b>Important:</b> set this field to Y before updating the record (your update will fail if the value of this field is <b>N</b>).</li> </ul>
Valid Phone	R	System will update this value if: <ul style="list-style-type: none"> <li>The original value of this field was N (i.e., the record did not contain a valid phone number), and:</li> <li>You update the phone number during this session.</li> </ul>

4. Click the **Update** button.

### Working with the Master Borrower Screen

#### Note...

You can only view loans associated with your institution. For example:

- The borrower has two loans with your bank, and three with other banks.

You will only see the two loans associated with your bank.

Use the Master Borrower Screen to

- access Application Detail (see page 34), and:
- view summary information concerning the borrower's indebtedness.



### To WORK WITH THE MASTER BORROWER SCREEN:

- Navigate to the desired record:
  - Log into MODEL Direct, if you have not already done so (See page 2).


- b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 28).
  - c. Locate the desired borrower (see page 29 - page 30).
2. From the Application List screen, select the **Master Borrower** link (see page 30).

The **Master Borrower** screen appears:


Header  
Section

Summary  
Section

Application  
Loan List



[Password](#)  
[Logout](#)



- [Person Search](#)
  - [Application List](#)
  - [Loan Detail](#)
  - [Demographics](#)
  - [Master Borrower](#)
  - [Master Student](#)
  - [Claims and Preclaims](#)
  - [Hold and Release](#)

**Add Loan**
**Loan Inquiry/Update**
**Certify PLUS**
**Disbursements**
**Reports**
**CommonLine Files**
**Tools**

For more application details, simply click on the application ID.

**Borrower:**

**Date of Birth:**

**Address:**

**Telephone:**

**Email:**

**Valid Address:**

**Valid Phone:**

LISA ANES

12/16/1964

105 J LANE  
BRANDON, FL 33511

(813) XXX-XXXX

Y

Y

**SSN:** XXX-XX-XXXX

Summary

Amount Outstanding

<b>Stafford Subsidized:</b>	\$1,833.00
<b>Stafford Unsubsidized:</b>	\$1,667.00
<b>PLUS:</b>	\$0.00
<b>SLS:</b>	\$0.00
<b>Consolidation:</b>	\$0.00

Indebtedness To Date

<b>Undergraduate:</b>	\$3,500.00
<b>Graduate:</b>	\$0.00
<b>Total:</b>	\$3,500.00

Total Guaranteed Amount: \$3,500.00  
 Total Principal Reduction Amount: 0.00  
 Total Curr Default Principal O/S: 0.00  
 Total Amount Outstanding: \$3,500.00

By Grade Level

Grade Level	Amount	Loan Type
04	\$1,833.00	SF
04	\$1,667.00	SU

Application Loan List

Application ID	Loan ID	Loan Type	Student Name/SSN	Grade Level	Status/Status Date	Amount Approved	Disb. Status/Status Date	View Details
<b>APP000850945</b>	LOA001009209	SF	ANES, LISA 582-77-2309	04	Approved 12/18/2003	\$1,833.00	Pending Disbursement 12/01/2003	Y
<b>APP000850945</b>	LOA001009210	SU	ANES, LISA 582-77-2309	04	Approved 12/18/2003	\$1,667.00	Pending Disbursement 12/01/2003	Y

**View Details** column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

3. View the following demographic information in the header section:

- Borrower (First Name/Last Name/MI)
- SSN
- Address
- Telephone
- E-mail
- Valid Address/Valid Phone

<b>Borrower:</b>	LISA ANES	<b>SSN:</b> XXX-XX-XXXX
<b>Date of Birth:</b>	12/16/1964	
<b>Address:</b>	10 J LANE BRANDON, FL 33511	
<b>Telephone:</b>	(888) 888-8888	
<b>Email:</b>		
<b>Valid Address:</b>	Y	
<b>Valid Phone:</b>	Y	

**Note:** For a discussion of address/phone validation, see page 53.

4. In the **Summary** section, view the following information concerning the borrower's indebtedness:

a. **Amount**

**Outstanding:** lists borrower's indebtedness by Loan type (Stafford Sub/Unsub, PLUS, SLS, Consolidation)

Amount Outstanding	
<b>Stafford Subsidized:</b>	\$1,833.00
<b>Stafford Unsubsidized:</b>	\$1,667.00
<b>PLUS:</b>	\$0.00
<b>SLS:</b>	\$0.00
<b>Consolidation:</b>	\$0.00

- b. **Indebtedness to Date:** lists borrower's indebtedness by:

Indebtedness To Date	
<b>Undergraduate:</b>	\$3,500.00
<b>Graduate:</b>	\$0.00
<b>Total:</b>	\$3,500.00
Total Guaranteed Amount:	\$3,500.00
Total Principal Reduction Amount:	0.00
Total Curr Default Principal O/S:	0.00
<b>Total Amount Outstanding:</b>	<b>\$3,500.00</b>

Field	Description/Notes
<b>Undergraduate Loans</b>	The sum of: <ul style="list-style-type: none"> <li>the Principal Balance, plus:</li> <li>Defaulted Principal Amounts Outstanding for all loans with a grade level of:</li> <li>0 through 5</li> </ul>

Field	Description/Notes
<b>Graduate Loans</b>	The sum of: <ul style="list-style-type: none"> <li>the Principal Balance, plus:</li> <li>Defaulted Principal Amounts Outstanding for all loans with a grade level of: <ul style="list-style-type: none"> <li>6 through 20, or</li> <li>A through D.</li> </ul> </li> </ul>
<b>Total (of both Graduate and Undergraduate Loans)</b>	Sum of two rows above.
<b>Total Guaranteed Amount</b>	Total approved amount for all borrower loans.
<b>Total Principal Reduction</b>	This amount is subtracted from the total amount outstanding (see final listing in this table).
<b>Current Default Principal O/S</b>	Outstanding principal in default <ul style="list-style-type: none"> <li>included in totals for Undergraduate and Graduate balances above.</li> </ul>
<b>Total Amount Outstanding</b>	Equals: (The Total Guaranteed Amount + the Current Default Principal Outstanding) - the Total Principal Reduction

c. **By Grade Level:** lists all loan balances by:

By Grade Level		
Grade Level	Amount	Loan Type
04	\$1,833.00	SF
04	\$1,667.00	SU

- Grade Level
- Amount, and:
- Loan Type

5. In the **Application Loan List**, view:

Application Loan List								
Application ID	Loan ID	Loan Type	Student Name/ SSN	Grade Level	Status/ Status Date	Amount Approved	Disb. Status/ Status Date	View Details
APP000850945	LOA001009209	SF	ANES, LISA 777-77-7777	04	Approved 12/18/2003	\$1,833.00	Pending Disbursement 12/01/2003	Y
APP000850945	LOA001009210	SU	ANES, LISA 777-77-7777	04	Approved 12/18/2003	\$1,667.00	Pending Disbursement 12/01/2003	Y

Click on the Application ID link to view Application Detail (See page 34 and page 57).

Field Name	Description/Notes
<b>Application ID</b>	In format APP0000XXXXX <ul style="list-style-type: none"> <li>To view Application Detail, see page 34).</li> </ul>
<b>Loan ID</b>	In format LOA000XXXXX

Field Name	Description/Notes
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• PL PLUS</li> <li>• SL SLS</li> <li>• CL Consolidation</li> <li>• RF Refinanced</li> </ul>
<b>Student Name/SSN</b>	
<b>Grade Level</b>	One of the following: <ul style="list-style-type: none"> <li>• 00 Correspondence</li> <li>• 01 Freshman/First Year</li> <li>• 02 Sophomore/Second Year</li> <li>• 03 Junior/Third Year</li> <li>• 04 Senior/Fourth Year</li> <li>• 05 Fifth Year/Other Undergraduate</li> <li>• 06 1st Year Graduate/Professional</li> <li>• 07 2nd Year Graduate/Professional</li> <li>• 08 3rd Year Graduate/Professional</li> <li>• 09 4th Year Graduate/Professional</li> <li>• 10 5th Year Graduate/Professional</li> <li>• 11 6th Year Graduate/Professional</li> <li>• 12 7th Year Graduate/Professional</li> <li>• 13 8th Year Graduate/Professional</li> <li>• 14 9th Year Graduate/Professional</li> <li>• 15 10th Year Graduate/Professional</li> <li>• 16 11th Year Graduate/Professional</li> <li>• 17 12th Year Graduate/Professional</li> <li>• 18 13th Year Graduate/Professional</li> <li>• 19 14th Year Graduate/Professional</li> <li>• 20 15th Year Graduate/Professional</li> </ul>
<b>Loan Status/Status Date</b>	The following are valid values for loan status: <ul style="list-style-type: none"> <li>• Approved</li> <li>• Approved For Disbursement</li> <li>• Incomplete</li> <li>• Rejected</li> </ul>
<b>Amount Approved</b>	
<b>Disbursement Status/Date</b>	Current Loan Status, and date current status was established. Disbursement Status can be one of the following: <ul style="list-style-type: none"> <li>• All Disbursements Fully Canceled</li> <li>• Fully Disbursed</li> <li>• Pending Disbursement</li> <li>• Partially Disbursed</li> </ul>
<b>View Details</b>	A <b>Y</b> in this field indicates that you can view Application and Loan Detail for this account.

6. *Do you want to view Application Detail?*

**No:** The procedure is complete.

**Yes:** Click on the **Application ID** link (See figure on page 56).

The **Application Detail** window appears (see page 34).

## Working with the Master Student Screen

Use the **Master Student** Screen to:

- View Demographic information about the student,
- View enrollment information, and:
- Access Application Detail (see page 34).

### **TO WORK WITH THE MASTER STUDENT SCREEN:**

1. Navigate to the desired record:
  - a. Log into MODEL Direct, if you have not already done so (See page 2).
  - b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 28).
  - c. Locate the desired borrower (see page 29 - 30).
2. From the **Application List** screen, select the **Master Student** link (see page 30).

The **Master Student** screen appears:



**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

• Person Search  
◦ Application List  
◦ Loan Detail  
◦ Demographics  
◦ Master Borrower  
◦ Master Student  
◦ Claims and Preclaims  
◦ Hold and Release

**Add Loan** **Loan Inquiry/Update** **Certify PLUS** **Disbursements** **Reports** **CommonLine Files** **Tools**

For more application details, simply click on the application ID.

**Student:** KIMBERLY N JOHNSON **SSN:** 000-00-0000  
**Date of Birth:** 09/03/1978  
**Address:** 000 A QUARTERS  
QUANTICO, VA 22134  
(703) 000-0000  
**Phone Number:**  
**Email:**  
**Valid Address:** Y  
**Valid Phone:** Y  
**MDHE Notified Date:** 06/04/2003  
**Holder Notified Date:**  
**Last School Attended:** PARK UNIVERSITY

**School OE Code:** 002498  
**School Branch:** 00  
**Current Enrollment Status:** Withdrawn  
**Enrollment Status Date:** 03/16/2003  
**Anticipated Graduation Date:** 06/01/2004

Application Loan List

Application ID	Loan ID	Loan Type	Borrower Name/SSN	Grade Level	Status/Status Date	Amount Approved	View Details
<b>APP000574248</b>	LOA000701071	SF	JOHNSON, KIMBERLY 196-66-4166	05	Approved 07/29/2002	\$4,125.00	Y

**View Details** column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.



3. View the following Demographic Information:

Field Name	Description/Notes
Student	
SSN	
Date of Birth	
Address	
Phone/Email	
Valid Address/Valid Phone	Y indicates that the borrower has provided a valid address/ phone <ul style="list-style-type: none"> <li>For a discussion of address/phone validation, see page 53.</li> </ul>

4. View the following Enrollment information:

Field Name	Description/Notes
MDHE Notified Date	Date guarantor was notified of student enrollment
Holder Notified Date	Date holder was notified of student enrollment
Last School Attended/ OE Code/Branch	
Current Enrollment Status/ Current Enrollment Status Date	Valid values are: <ul style="list-style-type: none"> <li>Approved Leave of Absence</li> <li>Deceased</li> <li>Enrolled Full Time</li> <li>Graduated</li> <li>Enrolled Half Time or More</li> <li>Enrolled Less Than Half Time</li> <li>Not Available</li> <li>Withdrawn</li> <li>Never Attended</li> </ul>
Anticipated Graduation Date	As reported by school

5. In the **Application Loan List**, view:

Application Loan List								
Application ID	Loan ID	Loan Type	Student Name/ SSN	Grade Level	Status/ Status Date	Amount Approved	Disb. Status/ Status Date	View Details
<a href="#">APP000850945</a>	LOA001009209	SF	ANES, LISA 777-77-7777	04	Approved 12/18/2003	\$1,833.00	Pending Disbursement 12/01/2003	Y
<a href="#">APP000850945</a>	LOA001009210	SU	ANES, LISA 777-77-7777	04	Approved 12/18/2003	\$1,667.00	Pending Disbursement 12/01/2003	Y

Click on the Application ID link to view Application Detail (See page 34 and page 57).

Field Name	Description/Notes
<b>Application ID</b>	In format APP000XXXXX <ul style="list-style-type: none"> <li>To view Application Detail, see page 34).</li> </ul>
<b>Loan ID</b>	In format LOA000XXXXX
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"> <li>SF Stafford Subsidized</li> <li>SU Stafford Unsubsidized</li> <li>PL PLUS</li> <li>SL SLS</li> <li>CL Consolidation</li> <li>RF Refinanced</li> </ul>
<b>Student Name/SSN</b>	
<b>Grade Level</b>	One of the following: <ul style="list-style-type: none"> <li>00 Correspondence</li> <li>01 Freshman/First Year</li> <li>02 Sophomore/Second Year</li> <li>03 Junior/Third Year</li> <li>04 Senior/Fourth Year</li> <li>05 Fifth Year/Other Undergraduate</li> <li>06 1st Year Graduate/Professional</li> <li>07 2nd Year Graduate/Professional</li> <li>08 3rd Year Graduate/Professional</li> <li>09 4th Year Graduate/Professional</li> <li>10 5th Year Graduate/Professional</li> <li>11 6th Year Graduate/Professional</li> <li>12 7th Year Graduate/Professional</li> <li>13 8th Year Graduate/Professional</li> <li>14 9th Year Graduate/Professional</li> <li>15 10th Year Graduate/Professional</li> <li>16 11th Year Graduate/Professional</li> <li>17 12th Year Graduate/Professional</li> <li>18 13th Year Graduate/Professional</li> <li>19 14th Year Graduate/Professional</li> <li>20 15th Year Graduate/Professional</li> </ul>
<b>Loan Status/Status Date</b>	Following are valid values for loan status: <ul style="list-style-type: none"> <li>Approved</li> <li>Approved For Disbursement</li> <li>Incomplete</li> <li>Rejected</li> </ul>
<b>Amount Approved</b>	
<b>Disbursement Status/Date</b>	Current Loan Status, and date current status was established. Disbursement Status can be one of the following: <ul style="list-style-type: none"> <li>All Disbursements Fully Canceled</li> <li>Fully Disbursed</li> <li>Pending Disbursement</li> <li>Partially Disbursed</li> </ul>
<b>View Details</b>	A Y in this field indicates that you can view Application and Loan Detail for this account.

6. *Do you want to view Application Detail?*

**No:** The procedure is complete.

**Yes:** Click on the **Application ID** link (see figure on page 56)  
The **Application Detail** window appears (see page 34).

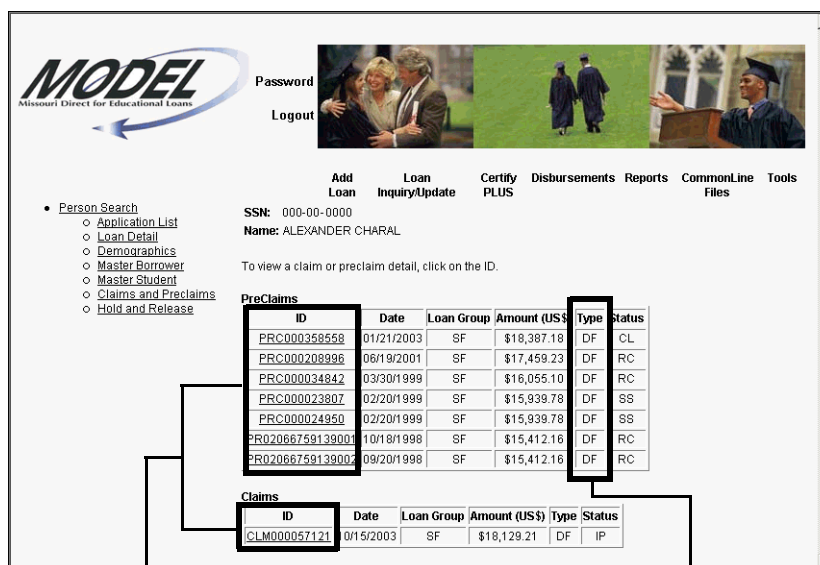
## Working with Claims and Preclaims

MODEL Direct allows you to view a borrower's claim and/or preclaim records.

### To Work With the Claim and Preclaim Screen:

1. Navigate to the desired record:
  - a. Log into MODEL Direct, if you have not already done so (See page 2).
  - b. From the MODEL Direct Home Page, select the Loan Inquiry/Update link (see figure on page 28).
  - c. Locate the desired borrower (see page 29 - page 30).
2. From the **Application List** screen, select the **Claims and Pre-Claims** link (see page 30).

The **Claim/Preclaim** screen appears:



MODEL Direct for Educational Loans

Password  
Logout

Add Loan    Loan Inquiry/Update    Certify PLUS    Disbursements    Reports    CommonLine Files    Tools

- Person Search
  - Application List
  - Loan Detail
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and Preclaims
  - Hold and Release

SSN: 000-00-0000  
Name: ALEXANDER CHARAL

To view a claim or preclaim detail, click on the ID.

PreClaims ID	Date	Loan Group	Amount (US\$)	Type	Status
PRC000358558	01/21/2003	SF	\$18,387.18	DF	CL
PRC000208998	06/19/2001	SF	\$17,459.23	DF	RC
PRC000034842	03/30/1999	SF	\$16,055.10	DF	RC
PRC000023807	02/20/1999	SF	\$15,939.78	DF	SS
PRC000024950	02/20/1999	SF	\$15,939.78	DF	SS
PR02066759139000	10/18/1998	SF	\$15,412.16	DF	RC
PR02066759139000	09/20/1998	SF	\$15,412.16	DF	RC

Claims ID	Date	Loan Group	Amount (US\$)	Type	Status
CLM000057121	01/15/2003	SF	\$18,129.21	DF	IP

Click on the **Claim ID** or **PreClaim ID** link to view detail data (see pages 63 and 65).

**Note:** the PreClaim type can be one of the following:

- **DF** (delinquent on monthly payments),
- **DQ** (delinquent on payments less frequent than monthly), and
- **SK** (skip trace assistance for account not otherwise eligible for pre-claim assistance).

3. In the Claim and/or PreClaim grid, view the following:

Field Name	Description/Notes
<b>ID</b>	<ul style="list-style-type: none"> <li>• PreClaim IDs have a CLM prefix</li> <li>• Claim IDs have a CLM prefix</li> </ul>
<b>Date</b>	Date Claim/Preclaim was received by guarantor
<b>Loan Group</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• SX Stafford -Sub/Unsub</li> <li>• CL Consolidation</li> <li>• PL PLUS</li> <li>• RF Refinanced</li> <li>• SL SLS</li> </ul>
<b>Amount (US\$)</b>	Amount (in U.S. Dollars) of Claim /PreClaim.
<b>Type</b>	<b>For PreClaims:</b> One of the following: <ul style="list-style-type: none"> <li>• DF Default</li> <li>• DQ Default Less Freq than 1 month</li> <li>• SK Skip</li> </ul> <b>For Claims:</b> One of the following: <ul style="list-style-type: none"> <li>• BC Bankruptcy, Chapter 12 or 13</li> <li>• BH Bankruptcy, Hardship Petition</li> <li>• BO Bankruptcy, Chapter 7 or 11</li> <li>• CS Closed School</li> <li>• DB Default prior to Bankruptcy Notification</li> <li>• DE Death</li> <li>• DF Default, Failure to Make Monthly Payments</li> <li>• DI Disability, Total and Permanent</li> <li>• DQ Default, Failure to Make Quarterly Payments</li> <li>• DU Abbreviated Cure</li> <li>• FC False Certification</li> <li>• IN Ineligible</li> <li>• UR Unpaid Refund</li> </ul>
<b>Status</b>	<b>For PreClaims:</b> One of the following: <ul style="list-style-type: none"> <li>• AC Active/Complete</li> <li>• AI Active/Incomplete</li> <li>• CL Claim Filed</li> <li>• RC Recalled</li> <li>• SS Superseded</li> <li>• TO Timed Out</li> <li>• UR Untimely/Rejected</li> </ul> <b>For Claims:</b> one of the following: <ul style="list-style-type: none"> <li>• AP Approved for Payment</li> <li>• IP In Process</li> <li>• PD Paid</li> <li>• RI Reinstated</li> <li>• RJ Rejected</li> <li>• RP Repurchased</li> <li>• RT Returned</li> <li>• SP Scheduled for Payment</li> <li>• UP Urgent Payment</li> </ul>

## Viewing PreClaim Detail


4. *Do you want to view PreClaim detail?*

**No:** go to step 5.

**Yes:** click on the **PreClaim ID** link for the desired PreClaim:

PreClaims						
ID	Date	Loan Group	Amount (US\$)	Type	Status	
PRC000358558	1/21/2003	SF	\$18,387.18	DF	CL	

The **PreClaim Detail** screen appears:



[Password](#)  
[Logout](#)

[Add Loan](#)[Loan Inquiry/Update](#)[Certify PLUS](#)[Disbursements](#)[Reports](#)[CommonLine Files](#)[Tools](#)

- Person Search
  - Application List
  - Loan Detail
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and Preclaims
  - Hold and Release

**SSN:** 000-00-0000  
**Name:** ALEXANDER CHARAL  
**PreClaim**

PreClaim ID: PRC000358558  
Receive Date: 01/21/2003  
Loan Group: SF (Stafford Subsidized)  
PreClaim Type: DF (Default)  
Status: CL (Claim Filed)  
Servicer Name: Sallie Mae Servicing Corporation  
Servicer OE: 700191  
Holder Name: CHASE MANHATTAN BANK USA  
Holder OE: 833253  
Principal Balance: \$18,387.18  
Total Balance: \$18,387.18  
Payment Due Date: 10/28/2002  
Monthly Payment Amt: \$77.66  
Loans Matched: Y

PreClaim Loans

ASA Loan ID: LOAH020667591005  
Loan Type: SF (Stafford Subsidized)  
1st Disbursement Date: 11/21/1995  
Original Guaranteed Amt: \$2,650.00  
Reported Principal Balance Amount: \$2,846.78

ASA Loan ID: LOAH020667591001  
Loan Type: SF (Stafford Subsidized)  
1st Disbursement Date: 09/23/1992  
Original Guaranteed Amt: \$2,625.00  
Reported Principal Balance Amount: \$2,820.10

ASA Loan ID: LOAH020667591002  
Loan Type: SF (Stafford Subsidized)  
1st Disbursement Date: 09/15/1993  
Original Guaranteed Amt: \$3,500.00  
Reported Principal Balance Amount: \$3,749.07

ASA Loan ID: LOAH020667591003  
Loan Type: SF (Stafford Subsidized)  
1st Disbursement Date: 08/24/1994  
Original Guaranteed Amt: \$5,500.00  
Reported Principal Balance Amount: \$5,909.89

ASA Loan ID: LOAH020667591006  
Loan Type: SF (Stafford Subsidized)  
1st Disbursement Date: 01/10/1996  
Original Guaranteed Amt: \$2,850.00  
Reported Principal Balance Amount: \$3,061.34

Detail of the  
PreClaim

Detail of the  
individual  
loans  
covered by  
the PreClaim

a. View the following PreClaim information:

Field Name	Description
PreClaim ID	<ul style="list-style-type: none"><li>• PreClaim IDs have a PRC prefix</li><li>• Claim IDs have a CLM prefix</li></ul>
Receive Date	Date Claim/Preclaim was received by guarantor
Loan Group	One of the following: <ul style="list-style-type: none"><li>• SF Stafford Subsidized</li><li>• SU Stafford Unsubsidized</li><li>• SX Stafford -Sub/Unsub</li><li>• CL Consolidation</li><li>• PL PLUS</li><li>• RF Refinanced</li><li>• SL SLS</li></ul>
PreClaim Type	<ul style="list-style-type: none"><li>• DF Default</li><li>• DQ Default Less Freq than 1 month</li><li>• SK Skip</li></ul>
Status	One of the following: <ul style="list-style-type: none"><li>• AC Active/Complete</li><li>• AI Active/Incomplete</li><li>• CL Claim Filed</li><li>• RC Recalled</li><li>• SS Superseded</li><li>• TO Timed Out</li><li>• UR Untimely/Rejected</li></ul>
Servicer Name/OE Code	
Holder Name/OE Code	
Principal Balance	
Total Balance	
Payment Due Date	
Monthly Payment Amt	
Loans Matched	A Y in this field indicates that loans were matched to the preclaim (see following sidebar)

b. View the following information for associated loan:

Field Name	Description
Loan ID	In format LOA0000XXXXX
Loan Type	One of the following: <ul style="list-style-type: none"><li>• SF Stafford Subsidized</li><li>• SU Stafford Unsubsidized</li><li>• SX Stafford -Sub/Unsub</li><li>• CL Consolidation</li><li>• PL PLUS</li><li>• RF Refinanced</li><li>• SL SLS</li></ul>
1st Disbursement Date	
Original Guaranteed Amt	
Reported Principal Bal. Amt	Balance as of time PreClaim was filed

## Viewing Claim Detail


5. *Do you want to view claim detail?*

**No:** the procedure is complete.


**Yes:** click on the **Claim ID** link for the desired claim:

PreClaims					
ID	Date	Loan Group	Amount (US\$)	Type	Status
PRC000358558	1/21/2003	SF	\$18,387.18	DF	CL

The **Claim Detail** screen appears:



Password  
Logout



[Add Loan](#) [Loan Inquiry/Update](#) [Certify PLUS](#) [Disbursements](#) [Reports](#) [CommonLine Files](#)

[Person Search](#)

- [Application List](#)
- [Loan Detail](#)
- [Demographics](#)
- [Master Borrower](#)
- [Master Student](#)
- [Claims and Preclaims](#)
- [Hold and Release](#)

**SSN:** 000-00-0000  
**Name:** ALEXANDER CHARAL  
**Claim**

Claim ID: CLM000057121  
Receive Date: 10/15/2003  
Associated PreClaim ID: PRC000358558  
Loan Group: SF (Stafford Subsidized)  
Claim Type: DF (Default, Failure to Make Monthly Payments)  
Claim Status: IP (In Process)  
Status Date: 10/22/2003  
Principle Claimed: \$18,129.21  
DCO Date: 10/28/2002  
Reactivated Date:  
Paid Date:  
Paid Amount: \$0.00

Comments

PAY 12/02 STAF W/ ORIG NOTE. IB

Claim Loans

ASA Loan ID: LOAH020667591005  
Loan Type: SF (Stafford Subsidized)  
1st Disbursement Date: 11/21/1995  
Original Guaranteed Amt: \$2,650.00  
Reported Principal Balance Amount: \$2,806.76

ASA Loan ID: LOAH020667591001  
Loan Type: SF (Stafford Subsidized)  
1st Disbursement Date: 09/23/1992  
Original Guaranteed Amt: \$2,625.00  
Reported Principal Balance Amount: \$2,779.89

ASA Loan ID: LOAH020667591002  
Loan Type: SF (Stafford Subsidized)  
1st Disbursement Date: 09/15/1993  
Original Guaranteed Amt: \$3,500.00  
Reported Principal Balance Amount: \$3,697.42

ASA Loan ID: LOAH020667591003  
Loan Type: SF (Stafford Subsidized)  
1st Disbursement Date: 08/24/1994  
Original Guaranteed Amt: \$5,500.00  
Reported Principal Balance Amount: \$5,826.82

ASA Loan ID: LOAH020667591006  
Loan Type: SF (Stafford Subsidized)  
1st Disbursement Date: 01/10/1996  
Original Guaranteed Amt: \$2,850.00  
Reported Principal Balance Amount: \$3,018.32

Detail of the Claim

Free form comments entered by claims processor

Detail of the individual loans covered by the Claim

### Associating a PreClaim with a Claim...

While not required, a Claim may have an associated PreClaim,

- The following PreClaim types cannot be linked to an incoming claim:
  - Skip
  - Superseded
  - Recalled
- A Claim may be associated with a PreClaim that is already associated with one or more other Claims.
- The loan groups on the Claim and PreClaim must be of the same loan type.
- The Preclaim original received date must be within 330 days of the Claim received date.
- If more than one PreClaim match is found for a Claim, the Claim is associated with the PreClaim that has the most recent received date.

a. View the following claim information:

Field Name	Description
<b>Claim ID</b>	In format CLM0000XXXXX.
<b>Receive Date</b>	Date Claim was received by guarantor.
<b>Associated PreClaim ID</b>	MODEL Direct matches the person code on the claim with the person code of an existing PreClaim record.
<b>Loan Group</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• SX Stafford -Sub/Unsub</li> <li>• CL Consolidation</li> <li>• PL PLUS</li> <li>• RF Refinanced</li> <li>• SL SLS</li> </ul>
<b>Type</b>	<ul style="list-style-type: none"> <li>• DF Default</li> <li>• DQ Default Less Freq than 1 month</li> <li>• SK Skip</li> </ul>
<b>Status/Status Date</b>	One of the following: <ul style="list-style-type: none"> <li>• AC Active/Complete</li> <li>• AI Active/Incomplete</li> <li>• CL Claim Filed</li> <li>• RC Recalled</li> <li>• SS Superseded</li> <li>• TO Timed Out</li> <li>• UR Untimely/Rejected</li> </ul>
<b>Principal Claimed</b>	Amount of principal claimed by holder.
<b>DCO Date</b>	Date condition occurred <ul style="list-style-type: none"> <li>• For certain claims (for example, a bankruptcy claim), the claim must be filed within a certain time period after the date the condition occurred.</li> </ul>
<b>Reactivated Date</b>	The date a previously returned or rejected claim is resubmitted to the guarantor. <ul style="list-style-type: none"> <li>• When a claim is resubmitted, its status is changed to IP (in process) and is considered to be reactivated.</li> </ul>
<b>Paid Date/Paid Amount</b>	Amount paid by guarantor to holder.

b. View comments (if entered), from the original claims processor:

Comments
PAY 12/02 STAF W/ ORIG NOTE. IB



- c. View the following information for associated loans:

Field Name	Description
<b>Loan ID</b>	In format LOA0000XXXXX.
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• SX Stafford -Sub/Unsub</li> <li>• CL Consolidation</li> <li>• PL PLUS</li> <li>• RF Refinanced</li> <li>• SL SLS</li> </ul>
<b>1st Disbursement Date</b>	
<b>Original Guaranteed Amt</b>	
<b>Reported Principal Bal. Amount</b>	Balance as of time PreClaim was filed

## Viewing Hold Information

### ☐ TO VIEW HOLD INFORMATION:

- Navigate to the desired record:
  - Log into MODEL Direct, if you have not already done so (See page 2).
  - From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 28).
  - Locate the desired borrower (see page 29 - page 30).
- From the **Application List** screen, select the **Hold/Release** link (see page 30).

The **Loan List** appears:

**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

• **Person Search**

- Application List
- Loan Detail
- Demographics
- Master Borrower
- Master Student
- Claims and Preclaims
- Hold and Release

**Add Loan** **Loan Inquiry/Update** **Certify PLUS** **Disbursements** **Reports** **Comment Line Files** **Tools**

To view/update hold & release detail, select the Loan ID.

**SSN:** 777-77-7777  
**Name:** LISA ANES

Loan ID	Loan Type	Approved/Certified Amount	Date Approved	Application Receive Date	Disbursement Status	Disbursement Status Date	B	S
<b>Application ID:</b> APP000850945								
LOA001009209	SF	\$1,833.00	12/01/2003	12/01/2003	Pending Disbursement	12/01/2003	Y	Y
LOA001009210	SU	\$1,667.00	12/01/2003	12/01/2003	Pending Disbursement	12/01/2003	Y	Y

This page only displays those approved loans for which you have view permission

Click on a **Loan ID** link to access Hold/Release information for a given loan.

- 
3. If desired, view the following:

Field Name	Description
<b>Loan ID</b>	In format LOA0000XXXXX
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"><li>• SF Stafford Subsidized</li><li>• SU Stafford Unsubsidized</li><li>• SX Stafford -Sub/Unsub</li><li>• CL Consolidation</li><li>• PL PLUS</li><li>• RF Refinanced</li><li>• SL SLS</li></ul>
<b>Approved/Certified Amount/ Date Approved</b>	
<b>Application Receive Date</b>	
<b>Disbursement Status/ Disbursement Status Date</b>	Current Disbursement Status, and date current status was established. Disbursement Status can be one of the following: <ul style="list-style-type: none"><li>• All Disbursements Fully Canceled</li><li>• Fully Disbursed</li><li>• Pending Disbursement</li><li>• Partially Disbursed</li></ul>
<b>B</b>	Borrower Indicator (a Y in this field indicates that this individual is the borrower of record on the corresponding application).
<b>S</b>	Student Indicator (a Y in this field indicates that this individual is the student of record on the corresponding application).

4. Click on the desired Loan ID (see above figure).  
The Loan Detail screen appears (see page 47).
5. In the **Disbursement** area, view hold information (see page 48).

# WORKING WITH PLUS LOANS AND CREDIT CHECKS

MODEL Direct makes it easy for you to:

- Enter a Credit Approval,
- Initiate a PLUS Loan, and:
- Review an Applicant's pending SCRs (School Certification Requests).

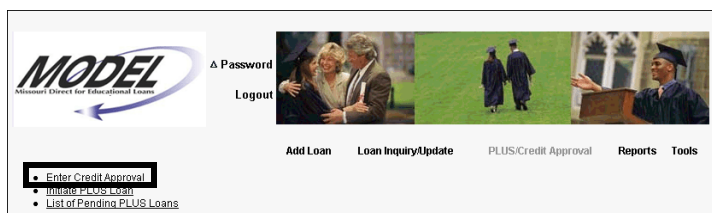
## Entering a Credit Approval

### ☐ TO ENTER A CREDIT APPROVAL:

1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the **PLUS/Credit Approval** Link:




You'll see the following:




3. Click the **Enter Credit Approval** link.

You'll see the following:



[Δ Password](#)  
[Logout](#)



- [Enter Credit Approval](#)
- [Initiate PLUS Loan](#)
- [List of Pending PLUS Loans](#)

**Loan Inquiry/Update**  
 Please enter the borrower's SSN or Name

**PLUS/Credit Approval**  
**Reports**  
**Tools**

Social Security Number:   
 Last Name:   
 First Name:   
 Date of Birth: / /

Mi:


4. Enter one of the following:

- an SSN, or:
- a name and/or date of birth combination.


**Note:** you must enter a minimum of last name, and two characters of the first name.

5. Click the **Search** button.

6. *Do you see a window similar to the following?:*



[Δ Password](#)  
[Logout](#)



- [Enter Credit Approval](#)
- [Initiate PLUS Loan](#)
- [List of Pending PLUS Loans](#)

**Add Loan**   **Loan Inquiry/Update**   **PLUS/Credit Approval**   **Reports**   **Tools**

Based on the data entered, a matching record could not be found, please resubmit your information or contact ASA's Call Center at 1-800-999-9080 for assistance.

If the data you entered was correct, and you would like to provide information for this borrower, you may 'Continue' to do so or you can 'Cancel' your operation to search again.

**Yes:** no application exists for the borrower.

If you want to...	do this...
Re-enter your search criteria	Click the <b>Cancel</b> button.
Enter a credit approval for this borrower (and enter an application at a later time)	Click the <b>Continue</b> button.

**No:** You'll see the following:

Add Loan	Loan Inquiry/Update	PLUS/Credit Approval	Reports	Tools
<b>SSN</b> <input type="text" value="546-27-1887"/>	<b>Last Name</b> <input type="text" value="Ruelas"/>	<b>First Name</b> <input type="text" value="Tonya"/>	<b>Middle Initial</b> <input type="text" value="M"/>	<b>Date of Birth</b> <input type="text" value="03/24/1968"/>
1 match were found.				

Click on the SSN link. You'll see the following:

7. If desired, view and/or enter the following:

Field Name	Description/Notes
SSN	
Last Name/First Name/MI	
Date of Birth	
Address Line 1	
Address Line 2	
City/State/Zip/Country	Select a State from the dropdown list.
Phone Number	
Lender Code	

8. Do you have a credit approval date?

**Yes:** Do the following:

- In the **Credit Bureau** field, select the credit bureau from the dropdown list (Equifax, TransUnion, Experian).
- Enter the **Credit Approval Date** (in MM/DD/YYYY format).

**No:**

- o In the **Credit Bureau** field, select **Unknown** from the dropdown list.

9. Click the **Submit** button.

## Initiating a PLUS Loan

### Before you Begin...

If you already have a school certification in hand, **do not perform this procedure**. Use the **Add PLUS Loan** procedure described on page 14.

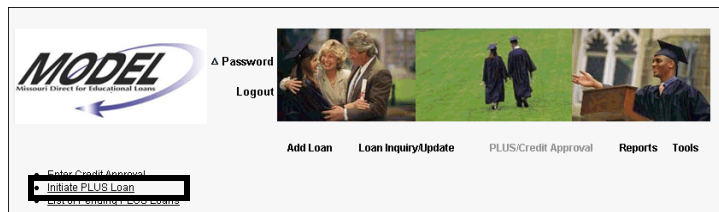
- For more information on the differences between the two procedures, see the sidebar on page 14.

## TO INITIATE A PLUS LOAN:

1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the **PLUS/Credit Approval** Link.

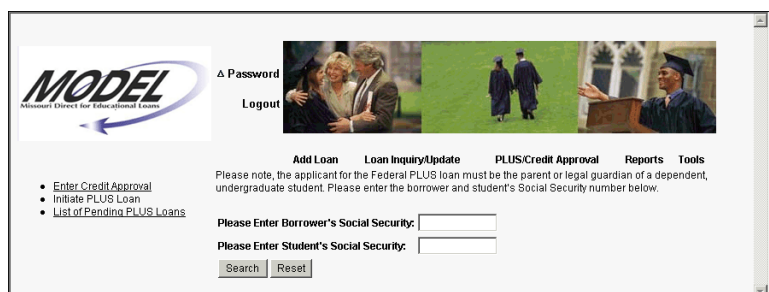


You'll see the following:



3. Click the **Initiate PLUS Loan** link.

You'll see the following:



4. Do the following:
  - o Enter the borrower and student's SSN, and;
  - o Click the **Search** button.

You'll see the following:

5. Select a State from the dropdown menu.

The screen refreshes, and you see the following:

6. Do the following:

- Select a school from the dropdown menu (see previous figure), and:
- Click the **Continue** button.

You'll see the following:

7. Do the following:

- If necessary, select a different branch code from the dropdown list, and:

### Important - Not all schools...

allow lenders or borrowers to initiate PLUS loans. If this is the case for the school you select, you'll see the following message:

**The School you have selected <name of school> does not participate in this service, or you may be choosing an incorrect school code. You may select another school code by clicking OK, or return to the Lender Welcome Page by clicking Cancel"**

- If you continue to get this message - or believe to be getting it in error - contact your Client Services Representative.

- Click the **Continue** button.

The Borrower screen appears:

**Note:** fields with an asterisk next to them are required.

**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

Add Loan   Loan Inquiry/Update   PLUS/Credit Approval   Reports   Tools

**Borrower**

Remember, the PLUS loan Borrower is the parent or a legal guardian of a dependent, undergraduate student.

SSN: 000-00-0000

Last Name\*: Bush

First Name\*: John

MI:

Perm. Address\*: 85 Rochester Way

Address Line 2:

City\*: Kansas City

State\*: MO - Missouri

Zip Code\*: 64184

Country:

Phone Number\*: 8165551212

Email:

Driver License Number\*: MO6792

Driver License State\*: MO - Missouri

Birth Date\*: 09 / 30 / 1955

Loan Period Start Date (MM/CCYY)\*: 09 / 2003

Loan Period End Date (MM/CCYY): 05 / 2004

School Name: WHEATON COLLEGE

School Code: 00222700

Lender Name: FLEET BANK

Lender Code: 802176

Requested Loan Amount\*: 15000

Citizenship Status\*: US Citizen

Alien ID for Non-Citizens:

Employer Name: Tempest Inc

Employer City: Kansas City

Employer State\*: MO - Missouri

Employer Phone Number: 8165554444

Continue

- Enter or view the following:

Field	Required?	Notes
Borrower SSN	N/A	Read Only
Borrower Last Name/First Name/MI	see note	Last Name and First Name are required
Borrower Perm Address	Y	
Borrower Address Line 2	N	
Borrower City/State/Zip Code/Country	see note	City, State and Zip Code are required
Phone Number	N	
EMail	N	
Driver's License Number	N	
Driver's License State	N	Select the state/territory from the dropdown list.
Birth Date	Y	Enter in format MM/DD/YYYY



Field	Required?	Notes
Loan Period From/to Date		Enter in format MM/YYYY
School Name/Code/State	N/A	Read Only (based on items you previously selected.
Lender Name/Code		
Requested Loan Amount	Y	
Citizenship Status	N	Select either <b>US Citizen</b> or <b>Qualified non-citizen</b> from the dropdown list.
Alien Registration Number	See note	Non-Citizens only: Enter your Alien registration number (in form Axx-xxx-xxx)
Employer Name/City/Phone/State	N	

9. Click the **Continue** button.

The Student screen appears:

10. Do the following:

- Enter the student's Last Name/First Name/MI/Date of Birth, and:
- Click the **Continue** button.

You'll see the following:



Δ Password  
Logout



- [Enter Credit Approval](#)
- [Initiate PLUS Loan](#)
- [List of Pending PLUS Loans](#)

**Add Loan    Loan Inquiry/Update    PLUS/Credit Approval    Reports    Tools**

Please verify the information below: You may either edit the information, save it or cancel this update.

Please note that any blank field(s) may prevent your loan from being approved and disbursed to the school.

Lender Information

Lender Code	802176
Lender Name	FLEET BANK

School Information

School Name	WHEATON COLLEGE
School Code	00222700
School State	MA

Borrower Information

Last Name	Bush
First Name	John
Middle Initial	
SSN	000-00-0000
Address Line 1	85 Rochester Way
Address Line 2	
City	Kansas City
State	MO
Zip Code	44184
Country	
Phone Number	(816) 555-1212
E-mail Address	
Date of Birth	09/30/1955
Driver's License State	MO
Driver's License Number	M08792
Citizenship Status	US Citizen
Alien ID Number (if non-citizen)	
Employer Name	Tempest Inc
Employer City	Kansas City
Employer State	MO
Employer Phone	(816) 555-4444
Loan Period Start Date(MM/CCYY)	09/2003
Loan Period End Date(MM/CCYY)	05/2004
Requested Loan Amount	\$15,000.00

Student Information

Last Name	Bush
First Name	Kathryn
Middle Initial	
SSN	000-00-0000
Date of Birth	09/07/1985
Citizenship Status	
Alien ID	
Are you currently in default on a federal education loan or do you owe a refund on a federal student grant?	

② Please select one of the following:

- ② Do you want to download the application and print it yourself? ☒
- ② Do you want ASA to print the application and mail it to the borrower? ☐
- Do you already have a completed application? ☐

Information you  
have submitted

Select an option for  
MPN Processing  
(See step b)

Click the **Edit** button  
to reactivate the  
wizard, and change  
what you've entered  
(see step 11a)

11. Complete your submission as follows:

a. Review the information you've entered:

If you...	do this...
have enter all information correctly	Go to step b
need to edit information	<ol style="list-style-type: none"> <li>1. Click the <b>Edit</b> button</li> <li>2. Repeat steps 5 through 10</li> <li>3. go to step b</li> </ol>

b. Determine how you want to process your MPN by selecting one of the following:

Please select one of the following:


☐ Do you want to download the application and print it yourself?
 ☐ Do you want ASA to print the application and mail it to the borrower?
 ☐ Do you already have a completed application?

Save Edit Cancel


Option	Comments
Do you want to download the application and print it yourself?	Selecting this option, pending credit approval, will allow you to download the PLUS MPN with pre-filled information. <ul style="list-style-type: none"> <li>The borrower is then required b to sign, date and mail the application to the address provided.</li> </ul>
Do you want <the guarantor> to print the application and mail it to the borrower?	If the borrower has approved credit, select this option to have the guarantor print and mail a PLUS MPN to the borrower. <ul style="list-style-type: none"> <li>The borrower is then required b to sign, date and mail the application to the address provided.</li> </ul>
Do you already have a completed application?	Use if the borrower has already completed a paper application, and no MPN printing is necessary.

c. Click the **Save** button.

You'll see the following:



Password  
 Logout



[Add Loan](#)
[Loan Inquiry/Update](#)
[PLUS/Credit Approval](#)
[Reports](#)
[Tools](#)

American Student Assistance can not approve the PLUS loan request at this time, unless the lender takes responsibility for the credit decision. As the lender (or lender's representative), you can choose to enter a credit decision at this time; otherwise, this request will not be processed.

Do you wish to enter a credit decision?

Yes No

**If you are a non preapproval lender...**

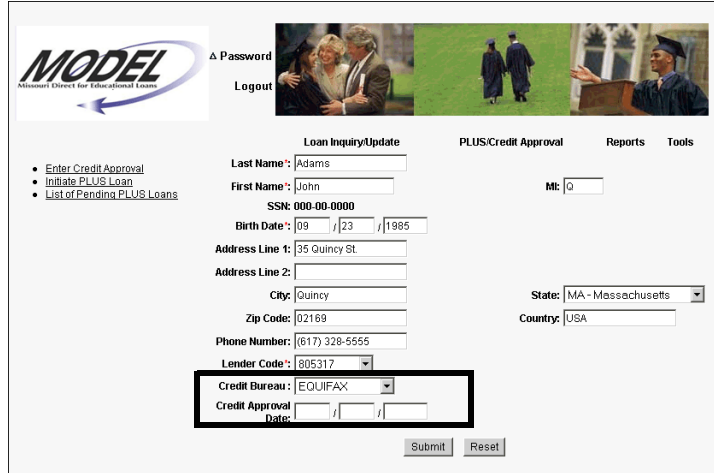
Select the No button, as credit checks are not necessary for non pre-approval lenders.

12. *Do you want to enter a credit approval?*

**No:** click the No button.

- You will be returned to the main menu, and:
- The system will perform a credit check.

**Yes:** Click the **Yes** button. You'll see the following window:



Enter the credit approval as follows:

- In the **Credit Bureau** field, select the credit bureau from the dropdown list (Equifax, TransUnion, Experian, or Unknown)
- If available, enter the **Credit Approval Date** (in MM/DD/YYYY format).
- Click the **Submit** button.

**Viewing Pending PLUS Loans**

**To VIEW A BORROWER'S PENDING PLUS LOANS:**

1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the **PLUS/Credit Approval** Link.



You'll see the following:

3. Click the **List of Pending PLUS Loans** link.

You'll see the following:

4. Do the following:

a. Enter either:

- an SSN, or:
- a name/date of birth combination.

b. Click the **Search** button.

**If the individual has pending PLUS Loans:** you'll see the following:

SSN	Last Name	First Name	Middle Initial	Date of Birth
000-00-0000	HUME	ROBERT	G	07/06/1950

1 match were found.

5. Select the **SSN** link.

You'll see a list of pending School Certification Requests for the individual:

SCR code	Student Name	Student SSN	Student DOB	Borrower Name	Borrower SSN	Borrower DOB	School	Loan Period*	Credit Status
SCQ000010393	MICHAEL T HUME	555-55-5555	06/17/1984	ROBERT G HUME	555-55-5555	07/06/1950	UNIVERSITY OF HARTFORD 001422	09/2003 - 05/2004	Approved
SCQ000010392	DAVID P HUME	555-55-5555	02/28/1985	ROBERT G HUME	555-55-5555	07/06/1950	UNIVERSITY OF HARTFORD 001422	09/2003 - 05/2004	Approved
SCQ000010391	ROBERT J HUME	555-55-5555	03/09/1982	ROBERT G HUME	555-55-5555	07/06/1950	UNIVERSITY OF HARTFORD 001422	01/2004 - 05/2004	Approved

\*Loan Period as entered by the borrower. The school can amend this.

6. View the following:

- Student Name/SSN/DOB
- Borrower Name/SSN/DOB
- School/OE Code
- Loan Period
- Credit Status

# **WORKING WITH REPORTS**

MODEL Direct provides you with extensive reporting capabilities. You can:

- subscribe to any or all of the following reports:
  - Fee Billing Invoice
  - Lender Disbursement Invoice
  - Processing Summary Report
  - Disbursement Service Totals by School within Lender Report
  - Notice of Guarantee and Disclosure
  - Missing Promissory Note Report (Lender Version)
  - Promissory Note Verify Error Report
- manage your subscriptions (i.e., elect which reports you want to receive).
- view and/or download the following custom reports on demand:
  - Guarantee Monthly Summary
  - Guarantee Loan Detail (Without Borrower Detail)
  - Guarantee Loan Detail (With Borrower Detail)
  - Disbursement Monthly Summary
  - Disbursement Loan Detail (Without Borrower Detail)
  - Disbursement Loan Detail (With Borrower Detail)
  - CommonLine M-Record Suppression Report
  - School Certification Request
  - Loans by Signature Date/Method

---

## Working with Subscription Reports

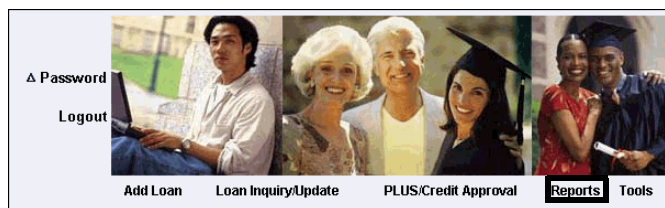
Your school has a profile in the MODEL Direct database. Part of the profile includes the output (reports and feeds) your school elected to receive. A subset of these reports is available through MODEL Direct (see list on previous page), and you can subscribe to these reports (i.e., elect to view/download them on the web).

### Subscribing to a Report

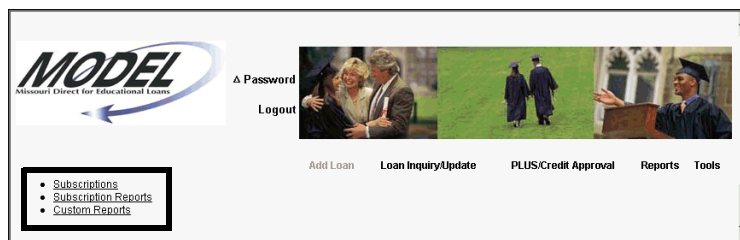
---

#### ☐ To SUBSCRIBE TO A MODEL DIRECT REPORT:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Reports** link:



The screen refreshes, and the Report options appear at the left:





3. Click on the **Subscription** link (see figure above).

The following screen appears:

MODEL  
Missouri Direct for Educational Loans

Password  
Logout

Add Loan   Loan Inquiry/Update   PLUS/Credit Approval   Reports   Tools

Please select an OE Code from the first drop-down box.  
Also, please select a Branch Code from the second drop-down box or check 'All Branches.'

OE Code: 805317 - FLEET NATIONAL BANK  
802176 - FLEET BANK  
802303 -  
805191 - NORTHEAST NATIONAL BANK  
805200 - BANK OF NEW ENGLAND -WEST  
805209 - PATRIOT BANK,N.A.

All Branches: ☐

Branch Code: FLEET NATIONAL BANK  
01 - Fleet Bank  
AA - BANK OF NEW ENGLAND BOSTON  
AF - FLEET BANK - AFSA  
AS - FLEET NATIONAL BANK  
BB - BANK OF NEW ENGLAND SOUTH

Next

OE Codes of institutions you are associated with.

Click the **All Branches** checkbox if you want all branches to receive the same set of options.

Branch Codes (if applicable) of the parent OE Code.

4. If needed, Select the OE Code and Branch Code(s) you want to work with:
- In the OE Codes box (see figure above), *do you see more than one institution?*  
**No:** You are only associated with one institution. Proceed to step b.  
**Yes:** Click on the desired institution to select it. Proceed to step b.
  - Does your institution have branch codes?*  
**No:** go to step d.  
**Yes:** go to step c.
  - Do you want view or modify options for a *specific Branch Code*, or for *all branch codes*?  
**To modify options for a specific branch code:** In the **Branch Codes** box, select the desired branch code.  
**To modify options for all branch codes:** click the **All Branches** checkbox (see previous figure).
  - Click the **Next** button.  
You'll see one of the following:

**If your institution has no branches (or you selected a single branch code), you'll see the screen at right:**

Click on the check box to select/deselect a specific report.

Click on the Document Icon to view a Report Layout Sample (in Word Format).

- For an actual report sample (i.e., with data), consult the MODEL Direct Reports Guide.

**MODEL**  
Missouri Direct for Educational Loans

Password  
Logout

Add Loan Loan Inquiry/Update PLUS/Credit Approval Reports Tools

FLEET NATIONAL BANK (805317)  
STUDENT LOANS- NY UT 35301D 315 COURT ST.  
UTICA, NY 13502

- Subscriptions
- Subscription Reports
- Custom Reports

The list below shows all reports available through ASA Direct for your institution. Click on the check box next to the report name in order to receive this report via ASA Direct. Please be advised that ASA will no longer provide a paper copy of any report that is delivered via ASA Direct. If you would like ASA to continue to print this report, please do not subscribe to this report via ASA Direct.

- To preview a sample of these reports, click on any of the report icons.
- To save your change, click on the UPDATE button.

Report Subscriptions

branch code(s): 01

Report Name	Check Box	Document Icon
Fee_Billing_Invoice	<input checked="" type="checkbox"/>	
Lender_Disbursement_Invoice	<input checked="" type="checkbox"/>	
Disbursement_Service_Summary_Report	<input checked="" type="checkbox"/>	

Back Check All Cancel Update

**Important:** Not all reports are available to all schools - therefore, you may not see all of these reports.

- If you want one of these reports - but do not currently see it in your subscriptions window - contact your Client Service Representative to have your school profile modified.

**If you selected the All Branches option, you'll see the screen at right:**

Each column represent the options available to the given Branch Code

Click on the check box to select/deselect a specific report.

Click on the Document Icon to view a Report Layout Sample (in Word Format).

For an actual report sample (i.e., with data), consult the MODEL Direct Reports Guide

**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

Add Loan Loan Inquiry/Update PLUS/Credit Approval Reports Tools

FLEET NATIONAL BANK (805317)  
STUDENT LOANS- NY UT 35301D 315 COURT ST.  
UTICA, NY 13502

- Subscriptions
- Subscription Reports
- Custom Reports

The list below shows all reports available through ASA Direct for your institution. Click on the check box next to the report name in order to receive this report via ASA Direct. Please be advised that ASA will no longer provide a paper copy of any report that is delivered via ASA Direct. If you would like ASA to continue to print this report, please do not subscribe to this report via ASA Direct.

- To preview a sample of these reports, click on any of the report icons.
- To save your change, click on the UPDATE button.

Report Subscriptions

branch code(s): 01 AA AF AS BB CC CP DD EE EL FP FS GG HH KP LR MT NC NM PA PL US WW

Report Name	01	AA	AF	AS	BB	CC	CP	DD	EE	EL	FP	FS	GG	HH	KP	LR	MT	NC	NM	PA	PL	US	WW
Fee_Billing_Invoice	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lender_Disbursement_Invoice	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disbursement_Service_Summary_Report	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Back Check All Cancel Update

**Important:** Not all reports may be available to all branches. If the report is not currently available to a branch, you will not see a checkbox in the column for the branch.

- If you want a report you cannot access via this window, contact your Client Service Representative to have your school profile modified.

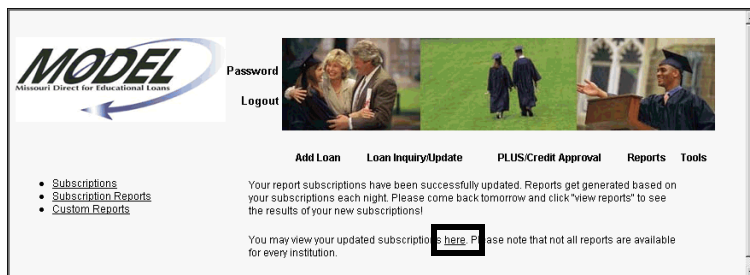
5. Do the following to change report settings:

**To change a specific report setting:** click on the report checkbox to select/deselect the item.

**To select all reports:** click the **Select All** button.

6. Click the **Update** button.

You'll see the following window:



7. *Do you want to review your changes?*

**No:** You're done updating your subscriptions.

**Yes:** Click on the link in the second paragraph of the confirmation window (see previous figure).

## Viewing and Downloading Subscription Reports

### Before you begin...

MODEL Direct groups your reports into three categories:

- reports that are 1 - 5 days old,
- reports that are 6 - 20 days old, and:
- Reports over 20 days old.

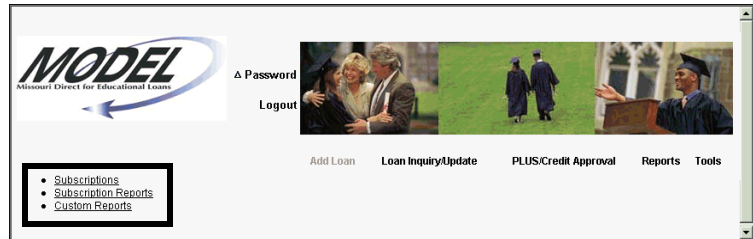
If a report is over 20 days old, you cannot view it through MODEL Direct. You must contact the guarantor to obtain a printed copy of the report.

## ☐ To VIEW OR DOWNLOAD A SUBSCRIPTION REPORT:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Reports** link:



The screen refreshes, and the Report options appear at the left:



3. Click on the **Subscription Reports** link (see figure above).

The following screen appears:

OE Codes of institutions you are associated with.

Click the **All Branches** checkbox if you want all branches to receive the same set of options

Branch Codes (if applicable) of the parent OE Code

4. If necessary, select the OE code/Branch code(s) you want to work with (or select the **All Branches** button - see previous figure).

5. Click the **Next** button.

You'll see the following window, listing all reports that are 1 - 5 days old:

For each report, the grid lists:

- the Report Run Date
- Report Name
- Branch Code (if applicable)

Click on the Report Name link to launch an Acrobat PDF copy of the report (see page 88).

The screenshot shows the MODEL Student Direct for Educational Loans interface. At the top, there's a navigation bar with links: Add Loan, Loan Inquiry/Update, PLUS/Credit Approval, Reports, and Tools. Below this, the user is logged in as FLEET NATIONAL BANK (805317) with the address: STUDENT LOANS- NY UT 35301D 315 COURT ST. UTICA, NY 13502. A grid of reports is displayed, listing the Date, Report Name, and Branch. The reports are: 2/2/2004 Lender Disbursement Invoice, 2/2/2004 Disbursement Service Summary Report, 2/1/2004 Disbursement Service Summary Report, 1/29/2004 Lender Disbursement Invoice, and 1/28/2004 Lender Disbursement Invoice. Below the grid, there's a note stating that reports are available via ASA Direct for 20 business days after they are created by ASA. A link to download Adobe Acrobat Reader is provided. At the bottom, there are two buttons: Back and Access Older Reports. The Access Older Reports button is highlighted with a black box.

Date	Report Name	Branch
2/2/2004	Lender Disbursement Invoice	
2/2/2004	Disbursement Service Summary Report	
2/1/2004	Disbursement Service Summary Report	
1/29/2004	Lender Disbursement Invoice	
1/28/2004	Lender Disbursement Invoice	

Click the **Access Older Reports** button to view reports between 6 and 20 days old.

6. Do you see the desired report in the grid?

**Yes:** Go to step 7

**No:** Click on the **Access Older Reports** button.

You'll see the following window, listing all reports between 6 - 20 days old:

The screenshot shows the MODEL Student Direct for Educational Loans interface after clicking the 'Access Older Reports' button. The grid now lists reports from 6-20 days old. The reports are: 1/22/2004 Lender Disbursement Invoice, 1/21/2004 Lender Disbursement Invoice, 1/20/2004 Lender Disbursement Invoice, 1/15/2004 Lender Disbursement Invoice, 1/12/2004 Lender Disbursement Invoice, 1/8/2004 Lender Disbursement Invoice, 1/7/2004 Lender Disbursement Invoice, and 1/6/2004 Lender Disbursement Invoice. Below the grid, there's a note stating that the table lists reports created between 6 and 20 business days ago. A link to click on the 'Back' button to view reports created within the last 5 days is provided. At the bottom, there is a single button: Back.

Date	Report Name	Branch
1/22/2004	Lender Disbursement Invoice	
1/21/2004	Lender Disbursement Invoice	
1/20/2004	Lender Disbursement Invoice	
1/15/2004	Lender Disbursement Invoice	
1/12/2004	Lender Disbursement Invoice	
1/8/2004	Lender Disbursement Invoice	
1/7/2004	Lender Disbursement Invoice	
1/6/2004	Lender Disbursement Invoice	

**If you do not see the report:** The report is more than 20 days old. You cannot view the report through MODEL Direct; you must contact the guarantor to obtain a printed copy.

- Your report opens in Adobe Acrobat Reader:

Consult your Acrobat documentation or Online Help for more information.

[illegible]

- Unlike an Ad Hoc query (which uses real time data), a MODEL Direct custom report uses a copy of the previous day's production database - i.e., transactions from the current business day will not appear in your report.

Custom reports differ from subscription reports in that:

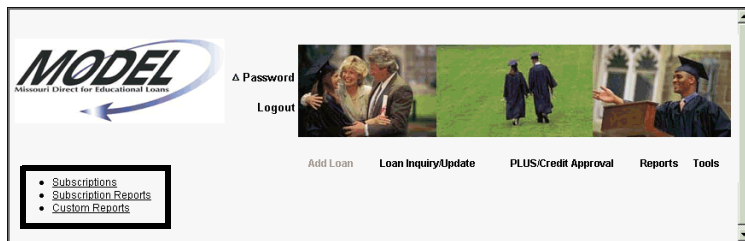
- they are not dependant on your school profile (see page 84),
- they can be run at any time, and:
- you can enter report parameters (such as date ranges).

**❏ TO RUN A CUSTOM REPORT:**

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Reports** link:



The screen refreshes, and the Report options appear at the left:

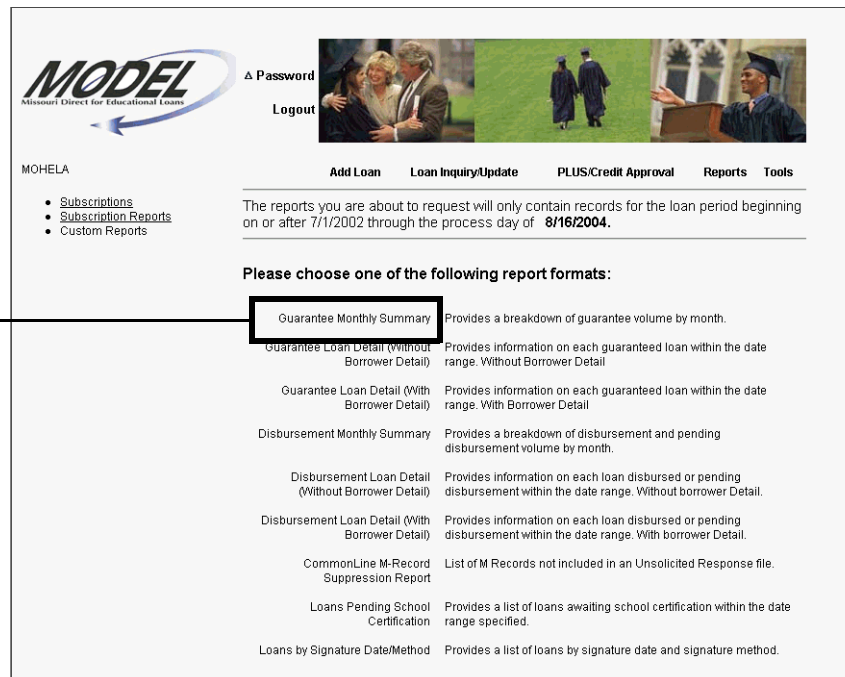


3. Click on the **Custom Reports** link (see figure above).

The following screen appears:

Click on a report title to generate the report

- For a list of available custom reports, see page 81.
- To view custom report samples, see the [MODEL Direct Web Reports Guide](#).



4. Click on the title of the report you want to generate.

You will be prompted to enter report parameters.

- You will see one of the following windows (depending on the report you are generating):

002128

Select Branch Code(s): ALL

Select a Loan Type: All Loan Types

From Disbursement Date: 12 / 23 / 2003

To Disbursement Date: 1 / 31 / 2004

Select Media Output: Excel(xls)

Select Output Order: Borrower

SUBMIT CANCEL

Please note, Pending Data is included if the Disbursement is on hold or if the Disbursement Date is in the future.

You have the choice to select ALL or one specific branch when applicable. To select ALL Entries, click on the choice 'ALL'. To select one branch, click on the specific branch code.

To download your report results, click on the SUBMIT button. At anytime you wish to cancel your request, click on the CANCEL button. If you click on the CANCEL button, you will be prompted back to the Navigation Menu

**Note:** some reports do not require you to select the output order (see following table).



---

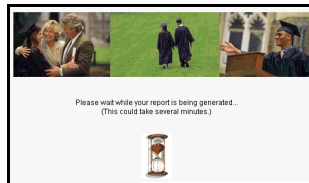
5. Enter the following as necessary:

Field	Description/Notes
<b>Select OE/Branch Code</b>	By default, all related OE/Branch codes are selected. <ul style="list-style-type: none"><li>Optionally, you can select a specific branch code from the dropdown list.</li></ul>
<b>Select a Loan Type</b>	By default, all loan types are selected <ul style="list-style-type: none"><li>Optionally, you can select one of the following loan types from the dropdown list:<ul style="list-style-type: none"><li>SF (Stafford Subsidized)</li><li>SU (Stafford Unsubsidized)</li><li>PL (PLUS Loan)</li></ul></li></ul>
<b>Select a Participation Type</b>	One of the following: <ul style="list-style-type: none"><li>ATOM II Only</li><li>Non ATOM II only</li><li>ATOM II and non ATOM II</li></ul>
<b>From/to Date</b>	Enter a date range for the given report. <ul style="list-style-type: none"><li>Field labels may differ based on report type (i.e., "Enter Disbursement Date", "Enter SCR Date", etc.)</li></ul>
<b>Select Media Output</b>	The following output formats are available: <ul style="list-style-type: none"><li>Comma Delimited (.CSV)</li><li>Plain Text (.TXT)</li><li>Microsoft Excel (.XLS)</li></ul>
<b>Select Output Order</b>	From the dropdown menu, select <b>Borrower</b> , <b>Lender</b> , or <b>School</b> order. <ul style="list-style-type: none"><li>This option is not available for the following reports:<ul style="list-style-type: none"><li>Approved Loans with Disbursement Information (Summary)</li><li>Pending Disbursements with Hold/Release Status (Summary)</li><li>MPN Receipt by SSN</li><li>CommonLine M-Record Suppression Report</li></ul></li></ul>

6. Click the **Submit** button.

You'll see the following:

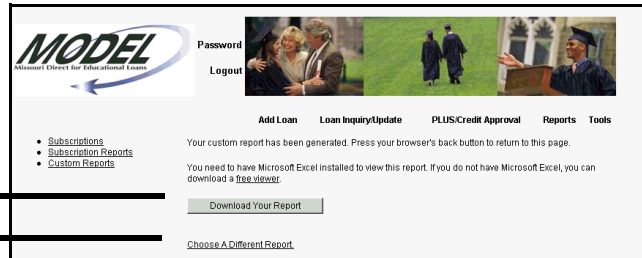
**During processing,  
you'll see the  
window at right...**



**Important:** do not close your browser window, click browser buttons, or engage in any other internet activity while this window is on screen.

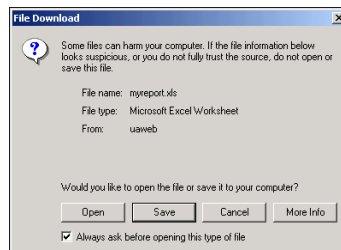
**When the report is  
processed, you'll see  
this window...**

Click this button to  
download your report.  
Click this link to select a  
different custom report  
(see step 3).



7. Click the **Download** button.

You'll see the following:



8. Do one of the following:

- Click the Open button to view the report in your browser (or helper application - i.e., Excel).
- Click the Save button (to view the file at a later time).

9. *Do you want to generate another report?*

**No:** the procedure is complete.

**Yes:** do the following:

- Click the **Choose Another Report** link (see figure in step 6).
- Repeat steps 3 through 9.

# WORKING WITH THE TOOLS MENU

From the Tools menu, you can:

- validate an SSN,
- view contact information (for any institution in the database), and:
- update addresses/contact information (for your institution and/or branches).

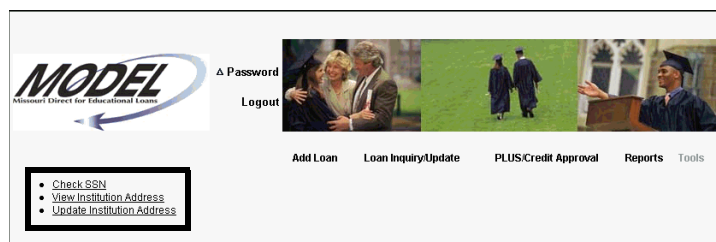
## Validating a Social Security Number (SSN)

### ☐ TO VALIDATE AN SSN:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Tools** link:

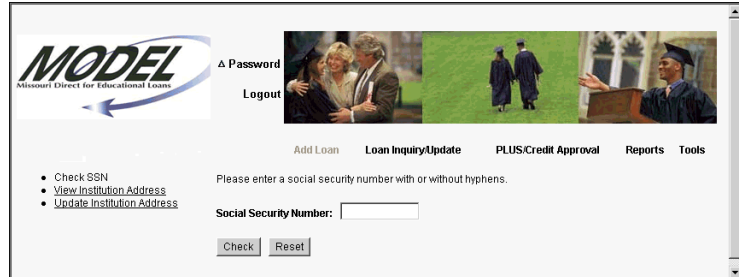


The screen refreshes, and the Tools options appear at the left:



- Click on the **Check SSN** link (see figure above).

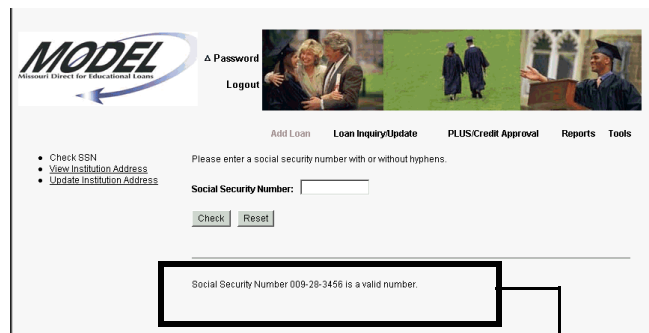
The following screen appears:



- Do the following:

- Enter a 9 digit SSN, and:
- Click the **Check** button.

The screen refreshes, and one of the following messages appears:



Valid SSN

Invalid SSN



- Repeat steps 4 and 5 for each SSN you want to validate.

---

# Viewing Institution Contact Information

You can view contact information for any institution in the MODEL Direct database.

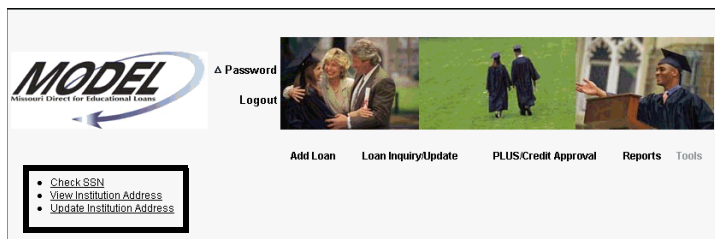
---

## To VIEW AN INSTITUTION'S CONTACT INFORMATION:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Tools** link:

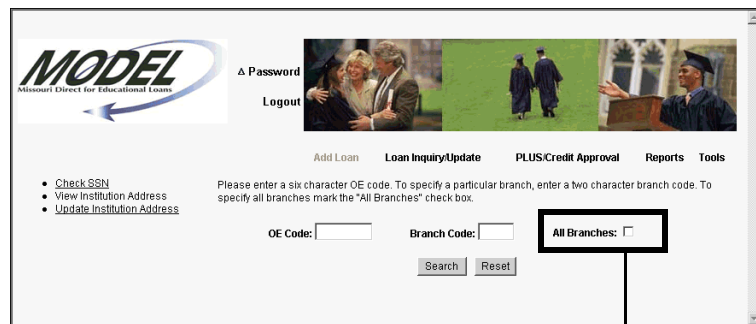


The screen refreshes, and the Tool options appear at the left:



3. Click on the **View Institution Address** link (see figure above).

The following screen appears:



Check to view all contact information across all branches (see next step).

4. Enter the following as applicable:

- The institution's OE Code, or:
- The Institution's Branch Code

**Note:** Check the **All Branches** checkbox to view all contacts across all branch codes (see previous figure).

5. Click the **Search** button.

You'll see a window similar to the following:

Contact  
information  
is grouped by  
OE Code/  
Branch Code  
(where  
applicable)

**MODEL**  
Missouri Direct for Educational Loans

Password Logout

Add Loan Loan Inquiry/Update PLUS/Credit Approval Reports Tools

**805317 FLEET NATIONAL BANK**

Contact	
Title	STUDENT LOAN DEPARTMENT
Address	STUDENT LOANS- NY UT 35301D 315 COURT ST. UTICA, NY 13502
Phone	1-800-835-4611
Fax	
Email	

**80531701 Fleet Bank**

Contact	Christine Craig
Title	Student Loan Ops Manager
Address	Education Loan Division 268 Genesee Street- NY-UT-35301D Utica, NY 13502
Phone	(315) 798-2625
Fax	
Email	christine_craig@fleet.com

**805317AA BANK OF NEW ENGLAND BOSTON**

Contact	PATRICIA HANSBURY
Title	
Address	PER HOWARD MCGINN NO SUFFIX CODES WILL BE USED FOR THIS LENDER CODE, MA 02106
Phone	(617) 241-1471
Fax	
Email	

Institution Search

6. Review the desired contact information (Name, Title, Address, Phone/Fax/EMail).

7. Do you want to view another organization's contact information?

**No:** the procedure is complete.

**Yes:** do the following:

- Click the **Institution Search** button, and:
- Repeat steps 3 through 6.

---

# Updating Your Institution's Contact Information

You can update contact information for your institution and/or its branches.

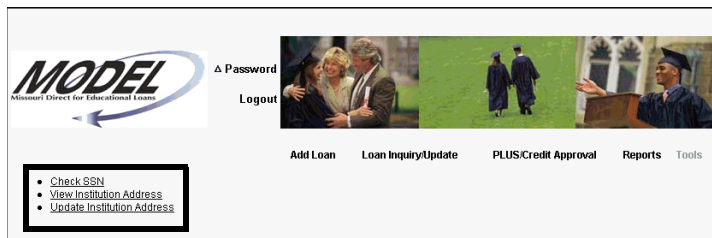
---

## **To MODIFY YOUR CONTACT INFORMATION:**

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Tools** link:



The screen refreshes, and the Tool options appear at the left:



3. Click on the **Update Institution Address** link (see figure above).

The following screen appears:

**MODEL**  
Missouri Direct for Educational Loans

Password  
Logout

Add Loan   Loan Inquiry/Update   PLUS/Credit Approval   Reports   Tools

• Check SSN  
• View Institution Address  
• Update Institution Address

Please select an OE code from the dropdown list. Specify a branch code if there is one or more by entering two characters.

OE Code: 805317 - FLEET NATIONAL BANK  
802176 - FLEET BANK  
802303 -  
805191 - NORTHEAST NATIONAL BANK  
805200 - BANK OF NEW ENGLAND -WEST  
805209 - PATRIOT BANK,N.A.

Branch Code: 01 - Fleet Bank  
AA - BANK OF NEW ENGLAND BOSTON  
AF - FLEET BANK - AFSA  
AS - FLEET NATIONAL BANK  
BB - BANK OF NEW ENGLAND SOUTH

Search

4. If needed, Select the OE Code and Branch Code(s) you want to work with:

- a. In the OE Codes box (see figure above), *do you see more than one institution?*

**No:** You are only associated with one institution. Proceed to step b.

**Yes:** Click on the desired institution to select it. Proceed to step b.

- b. *Does your institution have branch codes?*

**No:** Go to step c.

**Yes:** In the Branch Codes box, click on the desired Branch Code (by default the parent institution is selected).

- c. Click the **Next** button.

You'll see the following screen:



5. Edit any of the following fields as necessary:

- First Name
- Last Name
- Title
- Address Line 1
- Address Line 2
- City
- State
- Postal Code
- Country
- Phone
- Phone Ext
- Fax
- EMail

6. Click the **Update** button.

You'll see the following:

7. *Do you want to update another contact?*

**No:** the procedure is complete.

**Yes:** do the following:

- Click on the **Institution Search** button (see figure above), and:
- Repeat steps 3 through 7.

---

---

# LOAN PHASE CODE DESCRIPTIONS

In most applications, a field is either Read Only (you can view it, but not modify it) or editable (you can update the data at any time).

MODEL Direct contains a third category of data - fields that can only be modified under certain conditions (due to regulation and/or business rules). In many cases, the ability to modify a given data field depends on what *phase*, or processing state, the loan is in.

The following chart lists all loan Phase codes, along with a description. Please note the following abbreviations:

- **DS** - Disbursement Services (commonly referred to as an ATOM Loan)
- **NDS** - Non Disbursement Services Loan (i.e., guarantee only)
- **PA** - Lender of record has a preapproval agreement with the Operating Organization (i.e., loan is immediately guaranteed)
- **NPA** - non-preapproval Lender (loan must be reviewed before guarantee).

Loan Phase	Description
0	Prior to Approval
5	Active Preclaim
6	Active Claim
7	Claim Paid
8	Resolved Defaults
2 NPA DS	DS, Non-PA: Post Approval - Prior to Disbursement Invoicing
2 PA DS	DS, PA: Post Approval - Prior to Disbursement Invoicing
3 NPA DS	DS, Non-PA: Loan on a Paid Disbursement invoice, but not on a Roster
3 NPA NDS	Non-DS, Non-PA: Current date is not more than 7 days after approval date OR loan's earliest disbursement date is at least 8 days in future
3 PA DS	DS, PA: Loan on a Paid Disbursement invoice, but not on a Roster
3 PA NDS	Non-DS, PA: Current date is not more than 7 days after approval date OR loan's earliest disbursement date is at least 8 days in future
4 NPA DS	DS, Non-PA: Loan has appeared on a Roster
4 NPA NDS	Non-DS, Non-PA: Current date is more than 7 days after approval AND earliest disb date is past or less than 8 days in future
4 PA DS	DS, PA: Loan has appeared on a Roster
4 PA NDS	Non-DS, PA: Current date is more than 7 days after approval AND earliest disb date is past or less than 8 days in future

---

---

# NSLDS LOAN STATUS CODES

**For more information...**

go to the following URL:  
<http://www.fp.ed.gov/PORTALSWebApp/fp/codes.jsp>

The table below lists:

- all NSLDS Status Codes,
- the effective date for the status,
- whether the code represents an open or closed status, and:
- whether the code represents defaulted or non-defaulted status

Code	Status	Effective Date	Open / Closed	Default / Non-Default
AL	Abandoned Loan	>= 1/1/01	Open	Non-Default
BC	Bankruptcy Claim, Discharged	Anytime	Closed	Default
BK	Bankruptcy Claim, Active	Anytime	Open	Default
CA	Cancelled	Anytime	Closed	Non- Default
CS	Closed School Discharge	>= 1/1/01	Closed	Default
DA	Deferred	Anytime	Open	Non- Default
DB	Defaulted, Then Bankrupt, Active, Chapter 13	Anytime	Open	Default
DC	Defaulted, Compromise	Anytime	Closed	Default
DD	Defaulted, Then Died	Anytime	Closed	Default
DE	Death	Anytime	Closed	Default
DF	Defaulted, Unresolved	>= 1/1/01	Open	Default
DI	Disability	Anytime	Closed	Default
DK	Defaulted, Then Bankrupt, Discharged, Chapter 13	Anytime	Closed	Default
DL	Defaulted, In Litigation	Anytime	Open	Default
DN	Defaulted, Then Paid in Full by Consolidation	>= 1/1/01	Closed	Default
DO	Defaulted, Then Bankrupt, Active, Other	Anytime	Open	Default
DP	Defaulted, Paid in Full	Anytime	Closed	Default
DR	Defaulted, Loan Included in Roll-up	>= 1/1/01	Closed	Default
DS	Defaulted, Then Disabled	Anytime	Closed	Default
DT	Defaulted, Collection Terminated	Anytime	Open	Default
DU	Defaulted, Unresolved	<= 12/31/01	Open	Default
DW	Defaulted, Write-Off	Anytime	Closed	Default

Code	Status	Effective Date	Open/ Closed	Default/ Non-Default
DX	Defaulted, Six Consecutive Payments	<= 12/31/01	Open	Default
DZ	Defaulted, Six Consecutive Payments, Then Missed Payments	>= 1/1/01	Open	Default
FB	Forbearance	Anytime	Open	Non- Default
FC	False Certification Discharge	>= 1/1/01	Closed	Default
IA	Loan Originated	>= 1/1/01	Open	Non- Default
ID	In School or Grace Period	<= 12/31/01	Open	Non- Default
IG	In Grace Period	>= 1/1/01	Open	Non- Default
IM	In Military Grace	>= 1/1/01	Open	Non- Default
OD	Defaulted, Then Bankrupt, Discharged, Other	Anytime	Closed	Default
PC	Paid in Full Through Consolidation Loan	<= 12/31/01	Closed	Non- Default
PF	Paid in Full	Anytime	Closed	Non- Default
PM	Presumed Paid in Full	>= 1/1/01	Closed	Non- Default
PN	Non-defaulted, Paid in Full Through Consolidation Loan	>= 1/1/01	Closed	Non- Default
RF	Refinanced	Anytime	Closed	Non- Default
RP	In Repayment	Anytime	Open	Non- Default
UA	Temporarily Uninsured, No Default Claim Requested	>= 1/1/01	Open	Non- Default
UB	Temporarily Uninsured, Default Claim Denied	>= 1/1/01	Open	Non- Default
UC	Permanently Uninsured/Unreinsured, No Default Claim Requested	>= 1/1/01	Closed	Non- Default
UD	Permanently Uninsured/Unreinsured, Default Claim Denied	>= 1/1/01	Closed	Non- Default
UI	Uninsured/Unreinsured	<= 12/31/01	Closed	Non- Default
XD	Defaulted, Six Monthly Payments	>= 1/1/01	Open	Default

---

# Index

---

## A

A Copy Missing (Hold Reason) - see Hold Reason Codes (valid values)

Access

- No Access (to a given item) 4
- Read Only Access 4
- Read/Write Access 4

Access Older Reports button 87

Add Loan

- PLUS 14, 17, 19
  - Add PLUS Application screen 15
  - Add PLUS Loan screen 9
  - Borrower currently delinquent button 18
  - Branch Codes 15
  - License information 17
  - school selection 15
  - state selection 15
- Stafford 7, 11, 17, 18
  - Borrower section 10
  - Branch Code (selecting) 8
  - Citizenship information 17
  - Continue button 8
  - Grade Level
    - valid values 11
  - MPN Processing Options
    - valid values 12
  - School (selecting) 8
  - School section 11
  - Search (for borrower) 8
  - State (selecting) 8
  - Valid Borrower Signature button 18

Add PLUS Application screen 15

Add PLUS Loan screen 9

Address Source

- valid values 53

Admin Hold (Hold Reason) - see Hold Reason Codes (valid values)

Adobe Acrobat 88

- version 2
- viewing an MPN 21
- Viewing an MPN with, 33

Alien 75

Alien Registration Number 18, 75

All Branches button (also see Branch Codes) 86

All Disbursements Fully Canceled (Disbursement Status value) - see Disbursement Status (valid values)

All Disbursements Fully Canceled (Disbursement Status) - see Disbursement Status, Valid Values

Amount Outstanding 55

Application 37, 40, 42, 43, 45, 46

Application List window 29

Application Loan List 56

Create Date

- valid values 38

EFT Authorization

- valid values 38

Loan Group

- valid values 38

Loan ID

- valid values 38

Loan Status

- valid values 38

Loan Type

- valid values 38

Reason(s) Not Approved for Disbursement section 39

Source Type (valid values) 37

Terminated Application Indicator 37

Type

- valid values 37

Application Detail

- Reallocation Date 37

Application Detail Window

- Borrower Information Section 40
- Endorser section 46
- Lender section 45
- School Section 43
- Student Section 42
- Summary Section 37

Application Detail, viewing

- Application
  - viewing application detail 34

Application ID 56

Application List screen

- Demographic link 51

Application List window 29

Application Receive Date 30

Application Search - see Search

Application Type

- valid values 37

Approval Amount (Application) 38

Approved (loan status) - see Loan Status (valid values)

Approved For Disbursement (loan status) - see Loan Status (valid values)

ASAP (Source Type) - see Source Type (valid values)

Assumptions 1

ATOM II Flag 51

## B

Borrower Authorization Signature Date 19

Borrower currently delinquent button 18

Borrower Indicator 30

---

Borrower section 17  
Borrower Sign Date (See also MPN) 18  
Branch Code 8, 19  
    subscription 84  
    use with Loan Templates 22  
Branch Codes 15, 86  
    All Branches button 86  
Browser - see Microsoft Internet Explorer, Netscape  
    Navigator  
Business Rule Violation, Error Message Dialog Box 12

## C

Certified Amount 30  
Certified Loan Amount 19  
Certified Loan Amounts  
    valid values 11  
Citizenship Status 75  
Common FASTAP (Application Type value) 37  
Common Full App (Application Type value) 37  
CommonLine 37  
    ID 37  
CommonLine ID 37  
CommonLine\_4 (Source Type) - see Source Type (valid values)  
CommonLine\_5 (Source Type) - see Source Type (valid values) 37  
Configuration 2  
Consolidated App (Application Type value) 37  
Continue button 8  
Conversion from Mainframe - see Source Type (valid values)  
Create Date  
    valid values 38  
Create Date (Application) 38  
Credit Approval  
    with PLUS loan initiation 78  
Credit Approval Date 18  
Credit Approval Date (See also Credit Approval) 78  
Credit Approval Date (see also Credit Approval, entering) 71  
Credit Approval, entering 69  
    where no application exists 70  
Credit Bureau field (See also Credit Approval) 78  
Credit Bureau field (see also Credit Approval, entering) 71  
Credit Bureau selection 18  
Credit Check 18, 19  
    Borrower Authorization Signature Date 19  
    Credit Bureau field 18  
    done by Guarantor 18, 19  
    done by Lender 18  
CSV format 2  
Current Default Principal Outstanding 56  
Custom Reports 88  
    running 88–92

## D

Debt Information (Borrower) 55

## Demographic Information

    Address Source  
        valid values 53  
    Master Student Screen 59  
    modifying/viewing 40, 51  
    Permanent Street Address 53  
    Valid Address Flag 53  
    Valid Phone 53  
Disbursement  
    ATOM II Flag 51  
    Disbursement Agent Code 51  
    Disbursement Flag 50  
    gross amount 50  
    Hold 50  
    Reasons for Non-Approval section 36  
    Reasons Not Approved section 36  
    Status  
        valid values 38  
    status  
        valid values 57  
Disbursement Agent Code 51  
Disbursement Date(s) 11, 19  
    Processing 19  
        Hold 20  
        Release 20  
    use with Loan Templates 22  
    valid values 11  
Disbursement Flag 50  
Disbursement Status  
    valid values 57  
DMGSRC (Demographic Source) Codes - see Address  
    Source (valid values)  
Do Not Print MPN Option (also see MPN Processing Options) 12  
Download MPN and Print Locally (see also MPN Processing Options) 12

## E

EFT Authorization  
    valid values 38  
EFT Authorization (Application) 38  
Electronic (Source Type) - see Source Type (valid values)  
E-mail Address 41  
Employer Information 75  
Employer information 17  
Enrollment Information  
    Master Student Screen 59  
    Notified Date (Guarantor) 59  
Enrollment Status 11, 19  
    use with Loan Templates 22  
    valid values 11  
Enterprise Web Client - see Source Type (valid values)  
Error Message Dialog Box, Business Rule Violation 12

## F

FASTAP 37



---

Fully Disbursed (Disbursement Status value) - see  
Disbursement Status (valid values)  
Fully Disbursed (Disbursement Status) - see Disbursement  
Status, Valid Values

## G

Grade Level 11, 19  
loan balances by, 56  
use with Loan Templates 22  
valid values 57  
Graduate Loans (owed on) 56  
Graduation Date 11, 19  
valid values 11  
Gross Amount (of Disbursement) 50

## H

Hold  
Hold Reason Codes  
valid values 50  
Hold Reason Codes  
valid values 50

## I

Inactivity - see System Timeout  
Incomplete (loan status) - see Loan Status (valid values)  
Indebtedness (Borrower) 55  
Indebtedness to Date (Borrower) 55

## L

Lender Information 75  
License 74  
LOA Number - see Loan ID  
Loan  
ID Search 28  
Loan Balances  
by grade level 56  
total (all loans) 56  
total (Graduate loans) 56  
total (Undergraduate loans) 55  
Loan Group  
valid values 38  
Loan ID 39, 40, 56  
valid values 38  
Loan ID (Application) 38  
Loan Period 11, 19  
use with Loan Templates 22  
Loan Period From/to Date 75  
Loan Status  
valid values 30, 38, 57  
Loan Status (Application) 38  
Loan Type 39, 40, 57  
valid values 30, 38  
Loan Type (Application) 38  
Logging In 2  
Logging Out 5

## M

Master Borrower Screen 53  
Summary section 55  
Amount Outstanding 55  
By Grade Level 56  
Current Default Principal Outstanding 56  
Graduate Loans 56  
Indebtedness to Date 55  
Total Amount Outstanding 56  
Total Guaranteed Amount 56  
Total Loans (owed on) 56  
Total Principal Reduction 56  
Undergraduate Loans 55  
Master Student Screen 58  
Demographic Information 59  
Enrollment Information 59  
Notified Date (Guarantor) 59  
MDHE to Print and Mail MPN option (see also MPN  
Processing Options) 12  
Menu Options 4  
Messages  
Business Rule Violation, Error Message Dialog Box 12  
Error Message Dialog Box, Business Rule Violation 12  
School does not participate in lender/borrower initiated  
loans 15  
Transaction Succeeded message 12, 20  
Microsoft Excel  
free Excel reader 2  
version 2  
MPN  
ID 37  
MPN Application (Application Type Value) 37  
printing 32  
saving 34  
Serial Code  
valid values 37  
verifying receipt of 31  
viewing 32  
MPN Application (Application Type value) 37  
MPN Hold Reason - see Hold Reason Codes (valid values)  
MPN Incomplete/Not Approved  
Reason(s) 40  
MPN Processing Options 12, 20  
PLUS Loan 77  
use with Loan Templates 22  
MPN Serial Code  
valid values 37  
Multiple Records (returned by a search) 29

## N

Netscape Navigator 1  
incompatibility with Navigator 6 2  
version information 2  
New (value) - see MPN Serial Code  
No Access (to a given item) 4  
Non-Common FASTAP (Application Type value) 37

---

Non-Common Full App 37  
Notified Date (Guarantor) 59

## O

OE Code 19  
    subscription reports 86  
OE Code (of the Guarantor's agent) - see Disbursement Agent Code  
Other (Hold Reason) - see Hold Reason Codes (valid values)

## P

Paper (Source Type) - see Source Type (valid values) 37  
Partially Disbursed (Disbursement Status value) - see Disbursement Status (valid values)  
Partially Disbursed (Disbursement Status) - see Disbursement Status, Valid Values  
Password 2  
    changing 5  
    Confirm New Password field 5  
    inactivity 5  
    parameters 5  
    required change interval 5  
Pending Disbursement (Disbursement Status value) - see Disbursement Status (valid values)  
Pending Disbursement (Disbursement Status) - see Disbursement Status, Valid Values  
Pending PLUS Loans, viewing 78  
Permanent Street Address 53  
PLUS Certified Loan Amount 19  
PLUS Loan, adding 9, 14, 15  
    Add PLUS Application screen 15  
    Borrower currently delinquent button 18  
    Borrower section 17  
    License information 17  
    School Information section 19  
    school selection 15  
    state selection 15  
    Student section 19  
PLUS Loan, initiating 72  
    and school participation 73  
    Borrower Screen 74  
        Alien Registration Number 75  
        Citizenship Status 75  
        Employer Information 75  
        Lender Information 75  
        License 74  
        Loan Period From/to Date 75  
        Requested Loan Amount 75  
        School Information 75  
MPN Processing Options 77  
Review Screen 76  
Student Screen 75  
    editing information 77  
PLUS Loans

pending 78

## R

Read Only Access 4  
Read/Write Access 4  
Reallocation Date 37  
Reallocation Hold Reason - see Hold Reason Codes (valid values)  
Reason(s) for Non-Approval section 39  
Reason(s) Not Approved for Disbursement section 39  
Reasons for Non-Approval section 36  
Reasons Not Approved section 36  
Receive Date (Application) 30  
Reference information 17  
Rejected (loan status) - see Loan Status (valid values)  
Report  
    settings 85  
Report Run Date 87  
Reports 87  
    Access Older Reports button 87  
    Choose Another Report link 92  
    Custom 88  
        running 88–92  
    layout samples 84  
    list of available 81  
    Overview 81  
    subscribing to 82–85  
    viewing and downloading 85–88  
        between 1 and 5 days old 87  
        between 6 and 20 days old 87–88  
        more than 20 days old 88  
Requested Loan Amount 75  
Required Configuration 2  
Review Screen (See PLUS Loan, initiating - Review Screen) 76

## S

School 8  
School Certification Requests  
    pending 80  
School Hold Reason - see Hold Reason Codes (valid values)  
School Information 75  
School Information section 19  
Search  
    and multiple records 29  
    by Loan ID 28  
    inquiries/updates 27–29  
    number of records returned 29  
Secure Sockets Layer (SSL) 2  
Serial (value) - see MPN Serial Code  
Settings  
    report 85  
Source Type - see Application (Source Type)  
Stafford Loan, adding 7  
    Alien Registration Number 18  
    Borrower section 10

---

Branch Code (selecting) 8  
Certified Loan Amount  
    valid values 11  
Citizenship information 17  
Continue button 8  
Credit Approval Date 18  
Credit Bureau selection 18  
Disbursement Date(s)  
    valid values 11  
Employer information 17  
Enrollment Status  
    valid values 11  
Grade Level  
    valid values 11  
Graduation Dates  
    valid values 11  
MPN Processing Options  
    valid values 12  
Reference information 17  
School (selecting) 8  
School section 11  
Search (for borrower) 8  
State (selecting) 8  
Valid Borrower Signature button 18  
Stafford Subsidized/Unsubsidized split  
    use with Loan Templates 22  
State 8  
Student Indicator 31  
Student Screen (See PLUS Loan, initiating - Student  
    Screen) 75, 77  
Student section 19  
Subscription  
    branch code 84  
Subscription (reports) 82–85  
    viewing and downloading 85–88  
        between 1 and 5 days old 87  
        between 6 and 20 days old 87–88  
        more than 20 days old 88  
Subscription Reports 82  
    OE Code 86  
System Timeout 6

**T**  
Template 22  
    example 22–24  
    restrictions 26  
Terminated Application Indicator 37  
Third Party Software - see Adobe Acrobat, Microsoft Excel  
Timeout Period - see System Timeout  
Tools Menu 93  
Total Amount Outstanding 56  
Total Guaranteed Amount 56  
Total Loans (owed on) 56  
Total Principal Reduction 56  
Transaction Succeeded message 12, 20

**U**  
Undergraduate Loans (owed on) 55  
User Assumptions 1  
User ID 2

**V**  
Valid Address Flag 59  
Valid Address flag 12, 20, 53  
Valid Borrower Signature button 18  
Valid Phone 53  
Valid Phone Flag 59  
Verifying a Master Promissory Note (MPN) 31  
View Details field 31, 57

---

---